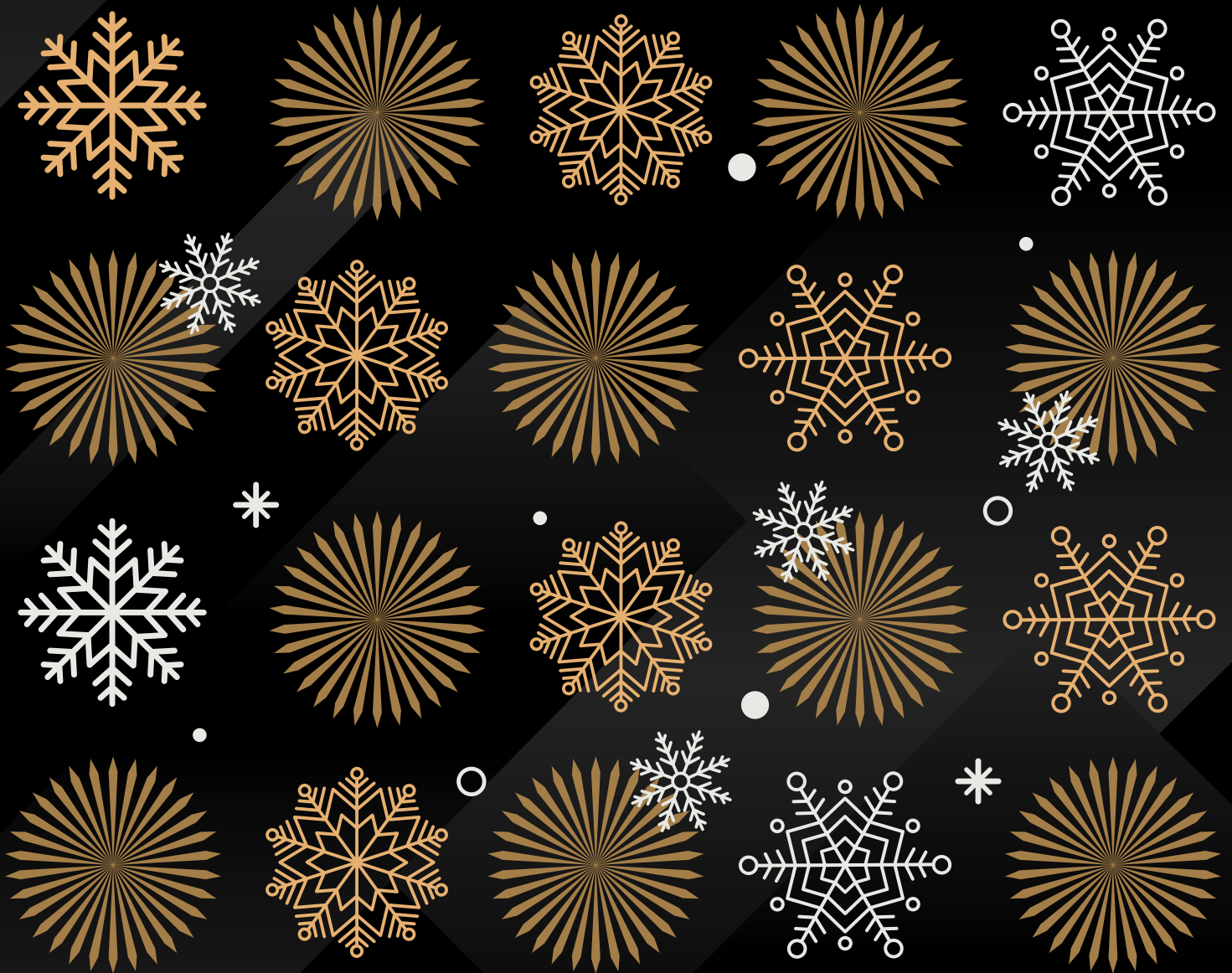


SPOTLIGHT

DECEMBER 2023



Pinnacle

RECRUITING CLUB

THE CHAMPION STATE OF MIND



Steve Greer
Chief Executive Officer
American Income/
National Income Division

"No matter how much falls on us, we keep plowing ahead. That's the only way to keep the roads clear." – Greg Kincaid

The best thing about finishing the year strong is the speed with which you enter the next one. It's called momentum, and when it comes to ensuring your continued success, it's just about the best force you can rely on. So while it may be tempting to slow down, take it easy, or let a few things slide, the best thing you can do for your career is stay strong. When next December rolls around, you'll be thanking yourself for getting that head start.

As we bid farewell to 2023 and look ahead to a year full of possibility, I want

all of you to take a moment for reflection. Ask yourself how successful of a year you had, what went well, and what you can improve. Make goals that seem just out of reach, and then make a plan and commitment to reach them. I want you to get in the You vs. You mindset to make sure the champion within you emerges and helps you reach your full potential. In 2024, I want you to become your absolute best self.

For those of you who are coming off a great year, the You vs. You mindset is probably already something you're accustomed to. You're already in competition mode, and you're hard at work at becoming your best self. In fact, you're probably wondering how we're already looking ahead to the new year, since last year was such a success. But that's what happens with those really good years – they tend to fly by. Which means, of course, the tougher years can seem extremely slow. And I think it's safe to say we've all been through those times when just getting to the next year was quite a challenge.

The thing about those challenging years is, we seem to learn the most lessons through the tough times they bring us.

We seem to gain an understanding of what we need to change and improve, and even though it's a tough lesson to learn, it's also very effective. So if 2023 wasn't your year, don't look back on it with disappointment or regret. Look at it as an opportunity to grow. Use it as motivation to follow it up with something far better. Know that for the next 12 months, it's You vs. You, and it's your chance to really shine.

I want to take this opportunity to express how grateful I am to have such an amazing field force and incredible PR producers. I want to recognize the remarkable members of our Pinnacle Recruiting Club and thank them for being such great representatives of AIL-NIL throughout the year.

I also want to express my unwavering confidence in all of you throughout the year ahead. As a Company, we've had another incredible year and I expect nothing less in the future. In fact, I'm excited to see what new heights we can reach and what new feats we can accomplish as we all get into a winning mindset. So get your game face on and be your own champion throughout 2024 and beyond. 🏆

SPOTLIGHT

ARC.AILife.com/Spotlight.aspx
A monthly publication spotlighting top producers of American Income Life and National Income Life

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NEWS

DECEMBER 2023

VOL. 56 NO. 12

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NIL is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@AILife.com.



Required Retention Rate

Effective Jan. 1, 2023, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **75.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7-day hold should be uploaded or sent to Home Office by **Wednesday 01/24 before 3:30pm Central**. Paper apps excluded from the 7-day hold and PR credits should be sent to Home Office by **Monday 01/29**. eApp business excluded from the 7-day hold should be uploaded by **Wednesday 01/31 before 4:30pm Central** to count for **January** production.

eApp cutoff has been extended to 3:30pm Central every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00pm Central cutoff time.

\$7,955,318

in total **BONUSES** were paid out this month by **AIL/NIL**. For more information on the monthly bonuses, turn to **Pages 48-58**.

\$9,945,120

in total **October RENEWALS** were paid out in **November** to **6,507** total agents.

Correction

In the October 2023 issue of *Spotlight*, **Jennifer Terife Medina** should have been listed as the #1 Top Latino Market Supervising Agent for the month of September 2023.



JENNIFER TERIFE MEDINA
LONG BEACH, CA
\$75,051 1st 6 Mo Agt
\$92,885 Net ALP | 97 NTG
MGA: Carol Fernandez
SGA: Sergio Carta

Access **SPOTLIGHT DIGITAL** from the main page of the ARC.



See your SGA or manager if you need assistance.

*** Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2024 Awards Presentation are: the Top SGA per category for Categories I-XIV will be recognized on highest percentage of Net ALP Growth. The top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2024 Convention Qualifications online at ARC.AILife.com or ARC.NILife.com. **Check your production!** If there is an asterisk by your position, you could be on your way to Waikiki Beach in Honolulu, Hawaii. The convention will be held May 1-4, 2024.



LOOK FOR ME!



THANK YOU, SUSAN!



Jason Beckman

Division Vice President
PR Field Operations

This will likely be the most bittersweet *Spotlight* article I'll ever have to write as Susan Fuldauer, Division Vice President of Public Relations, retires after an illustrious 38-year career with American Income Life.

Susan started with the Company as an agent in 1985 with the Vic Hancock Agency in Indianapolis. She was promoted to General Agent and spent a number of years on the agency side of our business before moving to Public Relations. Susan remained the PR Representative for AIL in Indiana before becoming a Public Relations Manager in 2007-2008 for the Company under Centralization.

She was promoted to PR Director before moving to the McKinney office in 2012 as the Vice President of Public Relations, Field Operations. In 2018, Susan relocated to the Company's Washington D.C. office where she would lead our Public Relations at the national level nurturing relationships with national labor leaders.

Before coming to American Income Life, Susan worked in education supporting immigrant families in Iowa. During her tenure with the Company, she served as the president of the Central Indiana Labor Council, President of her local school board, and a board member of Jobs with Justice. Everything in Susan's career has centered around supporting working families and her passion to serve is unmatched.

Susan is one of the most influential people in my life. She was my PR Manager when I came to AIL in 2008 as a Marketing Specialist in Kentucky. She promoted me to PR Manager

in 2010 and PR Director in 2013. I trusted her with my life and the life I was building with my wife and three children. I followed her blindly because I always knew she had my best interest at heart.

She helped me see the "Big Picture" at our Company and in life, constantly reminding me, "You're always led in the direction of your most dominant thought."

Susan, you will be deeply missed by everyone on the PR team. Your service and dedication to the Labor Movement helped the Company become what it is today. Your legacy will live through every strike line we support, every AD&D claim check we deliver, and every lead we generate.

You've changed the lives of many families you'll never have the chance to meet. Thank you for changing my life and for the countless lives you changed at American Income Life for 38 years. 🙏



CONGRATULATIONS, SUSAN!

When I think of you, the first thing that comes to mind is how devoted you were to expanding PR with new ideas and adding to the growth of the Company. I personally would look forward to seeing you at every meeting to receive one of your warm hellos. You always shared good stories involving your career with positivity and excitement. Wishing you all the best in your retirement. We are definitely going to miss you! – **Cindy Furer**

Susan, as you embark on this epic journey called retirement, I can't help but wonder if you're secretly training for the upcoming Olympics in the "Mastering the Art of Doing Nothing" category. Either way, I support you 100%, and tell me more about the training, as I am not too far behind you! Just make sure you go on living your best life, sipping tropical drinks on a beach somewhere, or perfecting the art of talking to plants. Remember, retirement is not the end; it's just the beginning of a new chapter, a second mountain to climb. Jokes aside, you've been an incredible colleague and an even better friend. Your wisdom and humor will be sorely missed. May your retirement be filled with joy, laughter, and all the things you've been looking forward to. Cheers to you! – **Dom Bertini**

I have had the privilege of working with Susan for most of her AIL career, both on the sales side and the PR side. She has left a lasting legacy through mentoring, working with labor leaders, and sharing with SGAs, agents, and the PR team the importance of labor and our relationship with labor. Supporting labor causes and showing up to help when it is needed is second nature to her. Her commitment to supporting fellow union workers has been clear over the years, as we've seen her walk picket lines, pass out water, and write letters of support. I am sad she is retiring, but so happy for her and Terry. I hope they do everything on their bucket list to enjoy themselves and spend time with family and friends. I want to assure her we will never forget all she has done for AIL. She is one of a kind and I'm honored to consider her a friend. – **Debbie Gamble**

Susan, you are a true warrior. You fought for the rights of working people for decades, and managed to merge that with a Company fighting for the same ideals. The respect you garnered from both the labor movement, the public relations force, the agency force, and the executive staff is equal to none. Thank you so much for your years of service. Enjoy your retirement. – **Roger Smith**

Congratulations on your well-deserved retirement! Your years of dedicated service have made a lasting impact and will always be remembered. Wishing you and Terry all the very best in this new chapter of life! – **David Zophin**

There is no way to explain how much of a vacuum is created when a person like Susan, with nearly 40 years of experience, retires. Her passion for the labor movement is part of her identity and that will never rest. Her infectious attitude, laugh, and smile will be greatly missed. – **Steve Greer**

Susan is one of a kind and it has been an honor to work with her and know her. She is always ready to help without any hesitation. She is an awesome friend. Susan was a major key in the New Zealand Organization startup where she initiated our PR with her expertise. She broke into major lifetime professional relationships that allowed us to serve hundreds of thousands of New Zealand families. She returned many times to continue building the most successful true international Global office in the world! Everyone in New Zealand, including the entire Friedlander family, are grateful for all you have done. Enjoy your retirement as it is well deserved. All the best! – **Steve Friedlander**

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Roberto Vasquez Rodriguez	3	AO	Axel Carrasquel	2	Zaida Ferrer	Adolfo Guedez Banezca	2	Beto Quintero
Aaron Muczynski	2	AO	Pahola Cota	2	North Dallas Latino Division	Oscar Alvarez	2	Quintero-Vidal
Priscilla Garcia	2	AO	Fabiana Guillen Sivira	2	Walter Icaza	Aaron Greenspan	2	S-S-Parks-Salvaggi
Gani Shehu	2	Simon Arias	Lisbeth Vasquez Rodriguez	2	Beto Quintero	Cedric Portis	2	Matthew Turnquist
Sabrina Rodriguez Duarte	2	Zaida Ferrer	Oriana Romero-Vasquez	2	Beto Quintero	Tristen Miller	2	Michael Vasu

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Daniel Pacheco	9	Beto Quintero	Carol Fernandez	4	Sergio Carta	Mayerlin Ramirez Davila	3	Walter Icaza
Zach Otto	8	Sabrina Lloyd	Gary Slocum	4	Desi Dimitrova	Nelson Desmond	3	Philip Prata
Taleb Jammoul Hajali	6	Walter Icaza	Ileana Tineo	4	Zaida Ferrer	Luciano Valero Vidal	3	Beto Quintero
Jusem Hajali	6	Walter Icaza	Jillian Getz	3	AO	Carlos Navas	3	Quintero-Vidal
Jordan Stelzer	5	Matthew Turnquist	Mathew Kahwaji	3	AO	Fernando Coiran	3	Jesus Romero
Clayton Slaughter	5	Michael Vasu	Joseph Tomanovich	3	AO	Raul Pinto	3	Jesus Romero
Jessica Chang	4	AO	Michael Geyer	3	Simon Arias	Troy Henderson	3	S-S-Parks-Salvaggi
Ashley Rust	4	AO	Stephanie DesForges	3	Denis-Michael Catalano	Keenan Bignall	3	Matthew Turnquist
Andi Iftiu	4	AO	Derek Johnson	3	Cohen-Velasquez	Andy Batten	3	Michael Vasu
Gregory Rudolph	4	Simon Arias	Jonathan Ballard	3	Brett Gryska	Slavita Hut	3	John Young

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Cesar Romero Vasquez	7	Beto Quintero	Clayton Friday	2	Simon Arias	Roxie Soto	2	Beto Quintero
Nicholas Beyer	4	Sabrina Lloyd	Latanya Rawles	2	Rachel Brown	Paola Asaro Avila	2	Quintero-Vidal
Damaris Trejo	4	Sabrina Lloyd	Carlos Vargas	2	Cohen-Velasquez	Ana Machado Rodriguez	2	Quintero-Vidal
Luis Almaguer	4	Michael Vasu	Jared Robertson	2	Cohen-Velasquez	Volamar Picon Mora	2	Jesus Romero
Tebi Njilefack	3	Stephen Giddens	Dale Steely	2	Desi Dimitrova	Licel Ruiz	2	Jesus Romero
Angel Marquez	3	Walter Icaza	Assad Aboltef Akel	2	Zaida Ferrer	Zakaria Elgahmi	2	Darcy Schrieber
Lawrence McMorrow	3	Matthew Turnquist	Isabella Chacin	2	Zaida Ferrer	Joanna Grossman	2	Albert Serur
Kolin Delija	2	AO	Pedro Bolivar Pena	2	Zaida Ferrer	Luke Houston	2	S-S-Bendure-Hartwig
Torian Fields	2	AO	Toby Lind	2	Gryska-Boles	Joshua Butrey	2	S-S-Parks-Salvaggi
Roger Fredericks	2	AO	Ronald Rodriguez Garcia	2	Houston Latino Division	Silas Merkel	2	S-S-Parks-Salvaggi
Solgeis Cardozo Mijares	2	AO	Lordd Sheffield	2	Holtz-Rigney	Nicklaus Boker	2	S-S-Parks-Salvaggi
Morgan Boneberg	2	AO	Jose Flores Paz	2	Walter Icaza	Kareem Taylor	2	S-S-Parks-Salvaggi
Justin Neal	2	AO	Rocsina Concepcion Lopez	2	Walter Icaza	Wade Campbell	2	Matthew Turnquist
Tara Cottongim	2	AO	Amanda Urdaneta	2	Walter Icaza	Ashley Woodyard	2	Michael Vasu
Mohamed Aljahmi	2	AO	Yngrid Seijas Garboza	2	Walter Icaza	Josiah Talton	2	Michael Vasu
Kara Roenspies	2	AO	Shahab Mahdavinejad	2	Pappas-Akuamoa	Sean Gillespie	2	Tiffany Wagner
Lina Toma	2	AO	Carlos Colina	2	Beto Quintero			

RGA

NAME	#	SGA
Taleb Jammoul Hajali	13	Walter Icaza

NEW ASSOCIATE – \$1,200 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

Make Tomorrow Better

– UPDATE –



Concord, California

In partnership with AIL/NIL, Executive Council member Andrew McQuade donated \$15,000 to We Care Services for Children. Sixty-three years ago, parents of children with developmental and cognitive disabilities founded We Care to address their at-risk children's lack of treatment options. These parents understood the complex needs of their children and forged an agency that has since evolved to address a broad range of developmental and mental health concerns – all while keeping the focus on each child and family and their specific strengths. McQuade chose We Care Services for Children because of his personal exposure to at-risk children. "Having closely worked with at-risk children, I've learned how crucial it is to get the child support and treatment as early in their life as possible. Healthy development in the early years provides the building blocks for school success, stable employment, lifelong health, strong communities, and successful parenting of the next generation," McQuade says.



Ocala, Florida and Staunton, Virginia

AO Organization, led by Rick Altig, Rob Hay, James Hill, and Dustin Venekamp made their first-ever donations to the Veterans of Foreign Wars (VFW) U.S. Departments of Florida and Virginia at their headquarters in Ocala, Florida and Staunton, Virginia, respectively. AO's donation choice was based on their commitment to protect veterans and their families.



Houston, Texas

Also in partnership with AIL/NIL, Executive Council member Stephen Giddens donated \$5,000 to The Council on Recovery. The Council on Recovery has been at the forefront of helping individuals and families whose lives have been impacted by alcoholism, drug addiction, and co-occurring mental health disorders since 1946. As these diseases continue to affect society, The Council on Recovery's relentless efforts with prevention, education, treatment, and recovery are helping heal the Houston community one person at a time.

Pinnacle RECRUITING CLUB

TOP RECRUITING AGENTS** NOVEMBER



Brandon Hughes
9 Recruits
AO



Spencer Kozej
7 Recruits
Simon Arias



Jessica Chang
6 Recruits
AO



Brian Girton
5 Recruits
AO



Taleb Jammoul Hajali
5 Recruits
Walter Icaza



Michael McKiernan
5 Recruits
AO

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Brandon Hughes	9	Fabiana Guillen Sivira	3	Claudia De Paz Bernal	2	Byron Paz	2	Salvatore Sortino	2
Spencer Kozej	7	Claude Hamilton	3	Sokol Fazliu	2	David Ramirez-Benitez	2	Roxie Soto	2
Jessica Chang	6	Luke Houston	3	Katherine Flores Alfaro	2	Mayerlin Ramirez Davila	2	Crystal Sulzer	2
Brian Girton	5	Alejandra Larez Morales	3	Alexander Gomez	2	Militza Reyes Rojas	2	Kareem Taylor	2
Taleb Jammoul Hajali	5	Gabriela Perez	3	Hemerson Gonzalez	2	Rowyn Rivas	2	Tyler Teague	2
Michael McKiernan	5	Gregory Rudolph	3	Aaron Greenspan	2	Adrian Robertson	2	Maria Turino-Perez	2
Mauro Capozucca	4	Oscar Alvarez	2	Justin Hermann	2	Diana Rodriguez Caceres	2	Jhanna Valerio Vivas	2
Jeremiah Evans	4	Normaned Arocho Pendas	2	Lubraska Iguaro	2	Sabrina Rodriguez Duarte	2	Klyo Vidal	2
Sherrie McCarty	4	Lucas Bennett	2	Johnny Khoury	2	Arturo Romero	2	Noah Vongunden	2
Israel Atkins	3	Ian Buttner	2	Karen Romero	2	Karen Romero	2	Finess Williams	2
Nicklaus Boker	3	Jacob Buzzard	2	Kurt-James MacMillan	2	Pretoria Samuel	2	Kayona Witter	2
Solgeis Cardozo Mijares	3	Yennifer Callipare	2	Mariangela Marquez	2	Christian Shellum	2	John Zalesky	2
Ixsen Carrasquel Martinez	3	Eleisa Carlino Andrea	2	Anthony Marsella	2	Sean Shephard	2		
Devon Chapman	3	Fernando Coiran	2	Blake McClain	2	Tyler Sikarskie	2		
Nicholas Chuma	3	Steven Counts	2	Crystal Mekdarasack	2	Andrea Silva	2		
Britney Diaz Vasquez	3	Juan Da Costa	2	Chase Miller	2	Courtney Somsan	2		

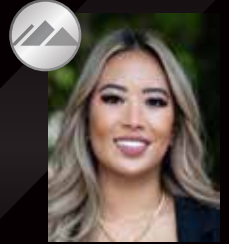
TOTAL PINNACLE RECRUITERS: 324 TOTAL PINNACLE RECRUITS: 444

TOP RECRUITING AGENTS** YTD

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Gomez Castrillon	48	David Carpenter	17	Doris Martinez Garcia	13	Jason Bratin	11	London Burnett	10
Taleb Jammoul Hajali	34	Gabriela Perez	17	Jonathan Rindt	13	Solgeis Cardozo Mijares	11	Robin Gonzalez	10
Spencer Kozej	32	Fernando Coiran	16	Ashley Applon	12	Eleisa Carlino Andrea	11	Avion Johnson	10
Sierra Hartwig	31	Michael Denton	15	Maria Bonilla Borrego	12	Rocsina Concepcion Lopez	11	Michael Maloney	10
Michael McKiernan	30	Jenna Grula	15	Brandon Hughes	12	Aldo Ramirez Marinelli	11	Sherrie McCarty	10
Alejandra Larez Morales	24	Chase Miller	15	Blake McClain	12	Daniel Rock	11	Carlos Navas	10
Jessica Chang	23	Mike Paragiou	15	Connor O'Donnell	12	Arturo Romero	11	Michael Schaefer	10
Carol Fernandez	23	Klyo Vidal	15	Gregory Rudolph	12	Kevin Swiatek	11		
Salvatore Sortino	21	Corey Helly	14	Michael Scarborough	12	Dillon Zartman	11		
Nicholas Chuma	20	James Marks	14	Tyler Teague	12	Zayd Alwawi	10		
Iris Saavedra	19	Jhanna Valerio Vivas	14	Jeffery Thiel	12	Normaned Arocho Pendas	10		

TOTAL PINNACLE RECRUITERS: 2334 TOTAL PINNACLE RECRUITS: 5321

▼ By number of Pinnacle Recruits. Top Pinnacle Recruiting Agents listed have at least 2 Pinnacle Recruits.
● Spotlight will picture the top 5 Pinnacle Recruiting Agents based on number of Pinnacle Recruits. Spotlight may picture more or less than 5 in case of a tie.
■ The number of YTD Pinnacle Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.



Jessica Chang
AO
28 Recruits
DIAMOND



Corey Helly
Giglione-Ackerman
27 Recruits
DIAMOND



Klyo Vidal
Quintero-Vidal
26 Recruits
DIAMOND



Fernando Coiran
Jesus Romero
25 Recruits
DIAMOND



Adrienne Bragas
AO
15 Recruits
PLATINUM



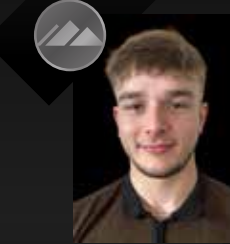
Tanner Duy
AO
5 Recruits
SILVER



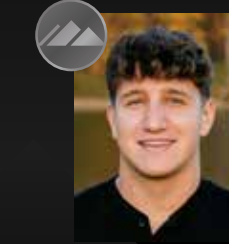
David Gallagher
AO
5 Recruits
SILVER



Claude Hamilton
Satti-Kanaan-Wheeler
5 Recruits
SILVER



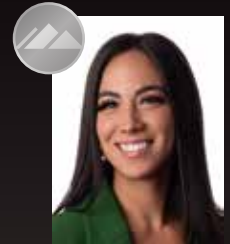
Tarrance Hankins
Josh West
5 Recruits
SILVER



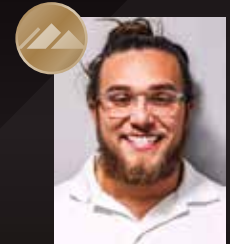
Luke Houston
S-S-Bendure-Hartwig
5 Recruits
SILVER



Johnny Ly
Giglione-Ackerman
15 Recruits
PLATINUM



Daniela Rangel
Walter Icaza
15 Recruits
PLATINUM



Jorge Del Rio
AO
12 Recruits
GOLD



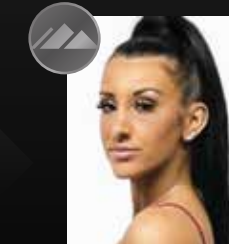
Doron Freud
Giglione-Ackerman
11 Recruits
GOLD



Brandon Hughes
AO
11 Recruits
GOLD



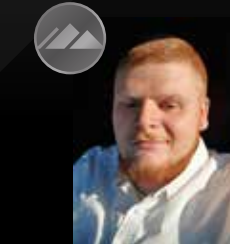
Eliza Klich
AO
5 Recruits
SILVER



Christina Konstanzer
Simon Arias
5 Recruits
SILVER



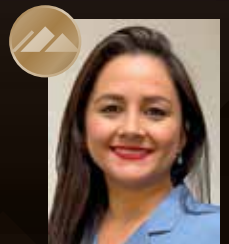
Nicole LePage
AO
5 Recruits
SILVER



Micah Poplin
West-Osili-Moody
5 Recruits
SILVER



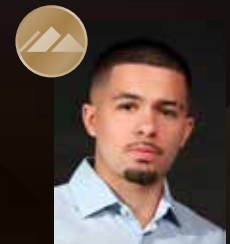
Marquies Price
S-S-Parks-Salvaggi
5 Recruits
SILVER



Lubraska Iguaro
Georgetown Latino Divison
11 Recruits
GOLD



Tyler Teague
S-S-Bendure-Hartwig
11 Recruits
GOLD



Carlos De Sousa Cardozo
AO
10 Recruits
GOLD



Travis Picklesimer
S-S-Bendure-Hartwig
10 Recruits
GOLD



Steven Roberts
Tiffany Wagner
10 Recruits
GOLD



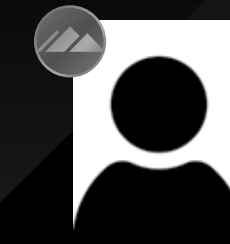
Heccy Rivas
AO
5 Recruits
SILVER



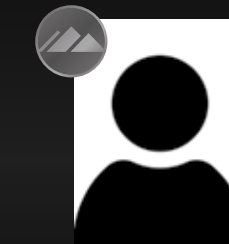
Mayra Rivas
Quintero-Vasu
5 Recruits
SILVER



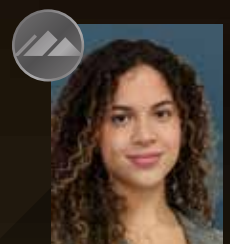
Andrea Schmitt
AO
5 Recruits
SILVER



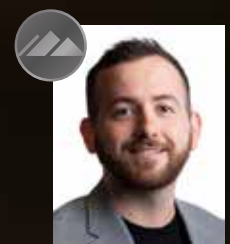
Crystal Sulzer
Holtz-Rigney
5 Recruits
SILVER



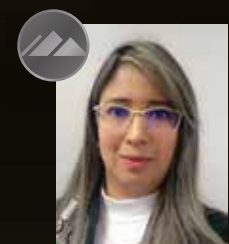
Kareem Taylor
S-S-Parks-Salvaggi
5 Recruits
SILVER



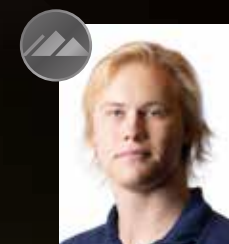
Karen Romero
Jesus Romero
8 Recruits
SILVER



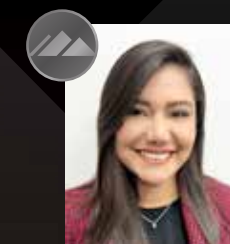
Kyle VanBibber
Simon Arias
6 Recruits
SILVER



Deisy Campo
Jesus Romero
5 Recruits
SILVER



Ryan Carswell
Slav Bitman
5 Recruits
SILVER



Jennifer Terife Medina
Sergio Carta
5 Recruits
SILVER



Ruben Terrero
Albert Serur
5 Recruits
SILVER



Timothy Welsh
Tiffany Wagner
5 Recruits
SILVER

*By number of eligible Pinnacle Recruits. Club members pictured have at least 5 eligible Recruits. A Pinnacle Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$1,500 Net ALP.

THE MIRACLE OF PERSONAL RECRUITING



Matt Dawson, M.Ed.

Senior Director of Recruiting
American Income/
National Income Division

In late fall of 2013, my professional life was a complete mess. Although I had a master's degree and great references, I was struggling as a school teacher. I made minimum wage and could barely pay my bills. I remember asking myself, "How is it possible that I did all the right things and ended up in a position like this?" I knew my situation wouldn't last forever, but I needed someone to give me an opportunity. I would make the rest happen.

One day I went to the gym and walked past a young man I had never seen before. He dressed sharp and walked with confidence to his \$100,000 BMW M6. When I entered the gym I immediately asked my bodybuilding coach who that man was. He replied, "That's Marc Salvaggi. He's some big-time manager at this insurance company. He's looking to hire new agents to work for him. Should I give him your name?" I yelled "YES" at the top of my lungs!

It's been 10 years since that day, and I am now Senior Director of Recruiting

for ALL, working alongside Dave Zophin, Steve Greer, Mike LiBassi, Renee Jeffries, and Domenico Bertini. One thing I've learned in my life is that your plan isn't always God's plan. To say that Marc Salvaggi saved my life through personal recruiting would be an understatement. As business owners, personal recruiting gives us the opportunity to scout players we want on our team. We are able to see how they interact with customers while they serve drinks and how outgoing they are when they help us pick out new shoes. We can build relationships with them when we see them at the gym.

The largest and most successful hierarchies at ALL are built primarily with personal recruiting. One thing Mario Hajro, Mike Paragiou, Ian Zollos, Arturo Romero, Spencer Kozelj, Nicholas Chuma, Mark Dushaj, and others have in common, is their teams are built with personal recruits. Not only do teams with a personal recruiting focus have the best results, but the Company also provides incentives through the Pinnacle Recruiting Club. These include:

1. **\$750 bonus** to the recruiting agent within the recruiting agents first 90 days
2. **\$250 bonus** to the recruiting agent after the recruiting agent's first 90 days

3. The ALP your personal recruits produce can count up to half of your Convention credits. (If you need \$95k to qualify for Convention, \$47.5k can come from personal recruits.)

4. Apex Award to the top five SAs and GAs and awarded special recognition

5. Prizes, awards, and benefits when the recruiting agent achieves Bronze Status (2 PRs), Silver Status (5 PRs), Gold Status (10 PRs), Platinum Status (15 PRs), Diamond Status (25 PRs) and Pinnacle Status (50 PRs). These prizes and awards can range from Company branded clothing and swag to Mediterranean cruises and Rolex watches.

It's important to share this opportunity with others, because you never truly know how someone's professional life is going. Most of my friends and family thought I was doing well because I had a "good" teaching job.

I'll leave you with this message. The best way to personal recruit is to first make yourself successful and be a living example of what's possible. I wouldn't have wanted to work for Marc Salvaggi if I saw him walking up to a 2001 Toyota Corolla. I was already driving one of those. 🚗

COMPANY TOTALS

THE TREND CONTINUES —
BEST NOVEMBER IN COMPANY HISTORY!

Sales

- **\$23,281,294** Net ALP
- **20.5%** Growth Over November 2022
- **16.3%** YTD Growth

Recruiting

- Agent Count: **11,170**
- New Associates: **1,564**

Public Relations

- **366** groups signed — **34%** increase over November 2022
- **168** Original groups signed — **118%** increase over November 2022

Quality/Reinstatements

- **4,778** Total Policies Conserved — **4,313** Reinstatements — **465** Reopens
- Net to Gross: **88%**
- 13-Month Persistency: **80.4%**
- 4-Month Retention: **80.1%**
- 13-Month Retention: **63.5%**

YOU VS YOU



Is your *Spotlight* photo a tad **OUT OF DATE?**

Are you forever frozen in the past? Update your file photo, dudes and dudettes!

Don't:

- WEAR HATS, SHADES, OVERCOATS
- MAKE HAND GESTURES
- CHOP YOUR HEAD OFF
- CROP YOURSELF OUT OF GROUP PHOTOS
- WEAR STRAPLESS TOPS
- SUBMIT PIXELATED OR BLURRY PHOTOS
- TAKE PHOTOS IN LOW LIGHT AREAS (LIKE YOUR CAR OR A RESTAURANT)
- STAND IN FRONT OF A WINDOW OR OTHER SOURCE OF LIGHT
- EDIT THE PHOTO IN ANY WAY PRIOR TO SENDING (TRUST US — WE GOT THIS!)
- ADD PHOTO FILTERS

Do:

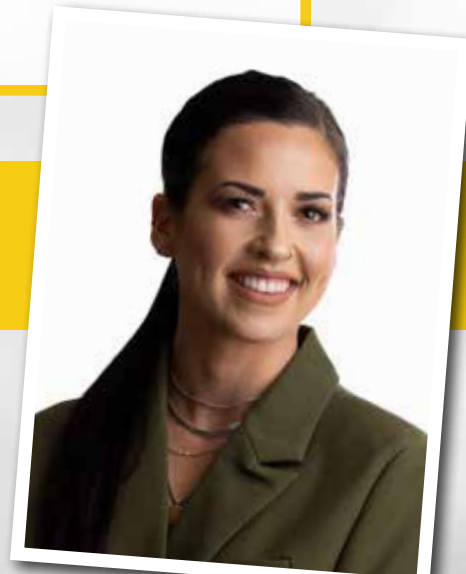
- WEAR PROFESSIONAL ATTIRE (DRESS SHIRT AND TIE MINIMUM FOR MEN)
- STAND IN FRONT OF A WALL OR NEUTRAL BACKGROUND
- HAVE SOMEONE ELSE TAKE THE PHOTO RATHER THAN A SELFIE
- SHOOT IN NATURAL LIGHTING
- BE IN A WELL-LIT AREA WITH THE LIGHT BEHIND THE PHOTOGRAPHER
- BE SURE YOUR CAMERA IS SET TO THE HIGHEST QUALITY/LARGEST IMAGE SIZE
- SMILE!

Don't be a throwback — keep your headshot current!



To submit a new headshot, email your photo to pnevarez@Allife.com.

Note: If you recently had your professional photo taken at Leadership Academy or another company meeting, and would like a copy, visit www.globelifephoto.com to download it today!



Rapid Response Agent Support

LogMeIn Rescue is a tool that technicians use to access remote computers and mobile devices. It is safe and secure. All communication between the customer and the technician is SSL-encrypted. Open the **Rapid Response Agent Support** LogMeIn Rescue chat window using one of the following methods:



1. From the Help Desk page in IMPACT
2. From an icon installed on your local desktop
You may find the installation file linked in IMPACT / Agent Workspace on the Software Downloads page. You will only need to run the installer once to put the icon on your desktop.
3. From the Technical Assistance page in eApp or the Contact Support page in IMPACT AWS
In ALL eApp, navigate to the Technical Assistance page. Or, in IMPACT AWS, navigate to Support -> Contact. Click on the link for LogMeIn **Rapid Response Agent Support**. The LogMeIn Rescue applet (.exe file) will be downloaded within a few seconds. Double-click the file to open the **Rapid Response Agent Support** LogMeIn Rescue chat window.
4. You can also choose to bookmark the URL for the **Rapid Response Agent Support** LogMeIn Rescue chat window:

<https://secure.logmeinrescue.com/Customer/Download.aspx?EntryID=1054449959>

This URL will not change, unless an update is made to the tool, which would be communicated broadly.

5. From the link in the automated email response
If you email eapphelp@Allife.com, impacthelp@Allife.com, or cashelp@Allife.com, an email response will be automatically generated with your incident number. This email will also have a direct link to open the LogMeIn Rescue chat window to connect with a technician.

*Please note, the **Rapid Response Agent Support** is only available during the support hours of Monday through Saturday, 7:00AM CT to 9:00PM CT. For further assistance, please reach out to your manager or SGA.

2025 CONVENTION QUALIFICATIONS

CAESARS PALACE LAS VEGAS ★ MAY 7-10, 2025

CAREER AGENTS

Write \$97,500 of Net ALP as of December 31, 2024 AP&P Report. For Career Agents contracted less than one year, the Net ALP will be prorated based on number of months contracted after the sixth month. Personal Producers can also qualify by writing \$115,000 of Net Annualized Premium (Net AP is a combination of Life and A&H) as of December 31, 2024 AP&P Report.

SUPERVISING AGENTS

Write \$97,500 of Personal Net ALP or write \$175,000 of First Six Months Agent YTD Production as of December 31, 2024 AP&P Report. We will allow any combination of Personal Net ALP and First Six Months Agent Production that add up to the total requirement. Qualifying SAs must also have at least one active First Six Months Agent as of December 31, 2024. SAs can qualify on a pro-rated basis if contracted less than one year.

NOTES: The Net-to-Gross and retention rates as shown on the qualifier's December 31, 2024 AP&P report will be used in determining qualification: through the 12th month, 80% net to gross; 12+ months, 76% retention rate. All levels must meet appropriate Retention or Net to Gross requirements to qualify. Year-To-Date award winners must also have 80% Net-to-Gross (from AP&P report) or a 76% retention rate to be eligible for recognition.

Qualifying for Convention entitles one to attend only if he or she is an active American Incomer or National Incomer at the time Convention is held. Qualifiers are not eligible for monetary compensation in lieu of the trip. No substitutions or transfers are permitted. Phone add-ons (WP or ADB) do not count toward convention qualification. Individuals on Red Watch cannot qualify for Convention. Expenditures for the Qualifier and the spouse/guest will be included in the qualifier's taxable income for the year. Qualifying Marketing Specialists will be required to have appropriate taxes deducted from payroll.

GENERAL AGENTS

Write \$97,500 of Personal Net ALP or write \$225,000 of First Six Months Agent YTD Production as of December 31, 2024 AP&P Report. We will allow any combination of Personal Net ALP and First Six Months Agent Production that add up to the total requirement. Qualifying GAs must also have at least two active First Six Months Agents as of December 31, 2024. GAs can qualify on a pro-rated basis if contracted less than one year.

MASTER GENERAL AGENTS

Write \$350,000 in Agency Net ALP if 2nd Year+ MGA with 10% YTD growth over prior year as of December 31, 2024 YTD MGA/RGA Report. We will allow Personal Net ALP to count toward Agency total if written under the MGA number. Write \$275,000 in Agency Net ALP if 1st Year MGA as of December 31, 2024 YTD MGA/RGA Report. May also qualify by writing \$97,500 of Personal Net ALP or write \$115,000 of personal Net Annualized Premium as of December 31, 2024 AP&P report. MGAs can qualify on a pro-rated basis if contracted less than one year. Production is based on the YTD MGA Report that adjusts for hierarchy transfers and promotions throughout the year. Production of MGAs promoted will be added to the promoting MGA's production for 12 months after promotion.

REGIONAL GENERAL AGENTS

Write \$350,000 in Agency Net ALP with 10% YTD growth over prior year as of December 31, 2024 YTD MGA/RGA Report. May also qualify as an MGA with his/her own MGA Agency production. May also qualify based on 10% YTD growth (Net ALP production and growth are based on the YTD MGA/RGA Report that adjusts for hierarchy transfers and promotions throughout the year) at the highest level (MGA + RGA combined).

STATE GENERAL AGENTS

SGAs will qualify based on the following growth requirements by YTD production levels for % growth over prior year: \$0-\$5M, 15% growth; \$5-\$10M, 10% growth; \$10-\$20M, 7.5% growth; \$20M+, 5% growth. SGA with the highest percentage of growth for each category will automatically qualify for convention. Must be an SGA a minimum of 6 months. SGAs must meet minimum growth over all their SGAships.

MARKETING SPECIALISTS & PR REPRESENTATIVES

Obtain 17,500 Card Credits or #1 in Category (must meet 100% of Objective with minimum of 10,000 Card Credits). Rookie reps (reps with 1st, 2nd or 3rd quarter hire date) must obtain 13,000 card credits. Icebreaker (reps with 4th quarter 2023 through 2024 hire date) must obtain 6,500 card credits. Qualification is based on cards generated in 2024. Original (ORIs and ADIs) will count as double credit.

2024 BONUS QUALIFICATIONS

The **WORLD'S GREATEST BONUS** is paid weekly and is based on MTD Net ALP as of the end of the week. A percentage bonus is paid on each portion of the MTD Net ALP. The Bonus MTD Net ALP used for the calculation is the MTD Net ALP minus any negative carry over from the prior month(s). Agents must also have the required quality factor (retention or net-to-gross) to be eligible for the bonus. Agents contracted more than twelve months can also receive a bonus increase based on their retention rate.

For the **REINSTATEMENT BONUS**, Agents receive 25% of the annualized premium as a bonus on all life cases recoded to a different Agent on bank draft with all back premiums collected. Returned items and lapses will be allowed to count as eligible cases.

To be eligible for the **SA/GA TRAINING BONUS**, the SA/GA must have the required number of direct new associates and/or VIPs. The bonus is calculated as a percentage of the total weekly World's Greatest Bonus earned by new associates in their first 180 days under an SA or GA. The SA/GA must have the required quality factor to be eligible for the bonus. SA/GA must have a combined total of \$3,000 of personal Gross ALP in the prior month per that month's AP&P report to be eligible for bonus in current month. Changes effective week ending January 5, 2024.

To be eligible for the **SA/GA LEADERSHIP BONUS**, the SA/GA must have the required number of associates and/or VIPs. The bonus is calculated as a percentage of the total weekly World's Greatest Bonus earned by post-six-month direct associates/VIPs under an SA/GA, and indirect associates/VIPs under a GA. The SA/GA must have the required quality factor to be eligible for the bonus. SA/GA must have a combined total of \$3,000 of personal Gross ALP in the prior calendar month per that month's AP&P report to be eligible for bonus in current month.

To be eligible for the **MGA LEADERSHIP BONUS**, the MGA must have the required number of direct or indirect associates and/or VIPs. The bonus is calculated as a percentage of the total weekly World's Greatest Bonus earned by direct and indirect associates and/or VIPs under an MGA. The MGA must have the required quality factor to be eligible for the bonus; must have the required number of new associates and/or VIPs (min of 1 VIP for 100% bonus) in the previous two calendar months or minimum 10% Net ALP Growth and must promote the required number to MGA within the required timeframe under his/her regular MGA hierarchy to maintain the full bonus.

The **RGA LEADERSHIP BONUS** is based on the Weekly Leadership Bonus earned by each MGA coded under the RGA. Based on the number of MGAs coded under an RGA, the RGA is eligible for a weekly bonus equal to a percentage of the Leadership Bonus earned by the MGA. The RGA must have the required quality factor to be eligible for the bonus, must have the required number of new associates and/or VIPs on their MGA in the previous two calendar months. The RGA can also qualify based on growth, with 10% MGA YTD Growth, overall combined growth (MGA + RGA) at 10% or above, and a minimum of 3 associates/VIPs from their own MGA hierarchy (min of 1 VIP for 100% bonus). The RGA must also promote the required number to MGA within the required timeframe under his/her personal MGA hierarchy to maintain the full bonus. RGAs are eligible for the bonus for as long as they continue to manage the MGA.

The quarterly **LEADERSHIP GROWTH BONUS** is based on 2024 calendar quarter Net ALP growth over 2023 calendar quarter Net ALP at the highest level (MGA+RGA+Legacy RGA). The bonus percentage is based on growth and MGA tenure. Must have an active RGA contract and an active RGA hierarchy in order to qualify. RGAs will need to achieve overall positive YTD growth at the highest level (MGA+RGA+Legacy RGA combined), to qualify. The bonus calculation itself will be based on quarter over quarter ALP growth.

THE DIRECT VIP BONUS is paid to the direct manager (SA, GA, MGA) only based on the number of times a direct code achieves VIP status. Quality Standards Apply.

The **10% RGA BONUS** is paid to the RGA three times a year based on end of month AP&P reports on their 1st year MGAs personal Net ALP for March, July, and October of 2024. A minimum of 6,000 Gross ALP of personal production from the MGA is needed in order to qualify and the bonus is calculated based on 10% of the Net ALP submitted. Quality standards apply.

MILLION DOLLAR CLUB members receive a bonus of \$5,000 and an award if they produce \$1 million of Net ALP (from 1999 forward). \$5,000 bonus will be increased \$5,000 for each additional qualification.

PR PLATINUM CLUB members of the PR Team receive a \$5,000 bonus and an award if they produce 250,000 leads. They also receive a \$10,000 bonus and an award for 500,000 leads. Lead accumulations from 2006 forward.

For **FOUNDERS CLUB**, personal producers must meet \$13,000 Net ALP per month for four consecutive months and 80% four month retention. Qualifiers must have eight full months tenure as an active producer. PR Reps and Marketing Specialists must reach 1,500 lead cards per month for four consecutive months. First Time qualifiers receive a \$500 bonus and Founder's Club ring. Subsequent qualifications will receive \$500 and a diamond added to their Founder's Club Ring or a Founder's Club Ring for their Spouse. Current year qualifiers also have the privilege to arrive one day early to the 2025 Convention.

For **PRESIDENTS CLUB**, personal producers must meet the minimum production of \$200,000 of Net ALP in the calendar year, with 81% four-month retention as of December 31, 2024, AP&P report. Qualifiers must have eight full months tenure as active producers. PR Reps must generate 22,500 lead cards in a calendar year to qualify for President's Club. The Marketing Specialist who generates the most lead cards in 2023 is also eligible. The Marketing Specialist must otherwise qualify for Convention to receive awards. First time qualifiers will receive a President's Club ring or pendant and a \$1,500 bonus. Subsequent qualifications will receive a diamond added to their ring (or pendant) or a President's Club ring (or pendant) for spouse. The \$1,500 bonus will be increased \$200 for each consecutive qualification. Qualifiers also have the privilege to arrive one day early to the 2025 Convention.

NOTE: An associate is defined as a new agent who submits at least \$1 Gross ALP. A VIP is defined as a new associate within their 2nd-4th contract month with a minimum of \$5,000 Gross ALP.

VIEW FULL QUALIFICATIONS ONLINE: Allife.com/ARC/Spotlight.aspx & NILife.com/ARC/Spotlight.aspx

VIEW FULL QUALIFICATIONS ONLINE: Allife.com/ARC/Spotlight.aspx & NILife.com/ARC/Spotlight.aspx

VIBRA LATINA

Termina el Año con una Actitud de Gratitud

ESTAMOS por culminar el año y es un momento propicio para la reflexión, para prepararnos a nuevas experiencias y expresar gratitud. Al cerrar el 2023, me gustaría compartir algunas ideas sobre cómo terminar el año (y darle la bienvenida al próximo) con una perspectiva de gratitud.

- 1. Reflexiona sobre tus logros personales, familiares y profesionales.** Antes de sumergirte en las celebraciones, tomemos un momento para reflexionar sobre tus logros durante el año. Globe Life se enorgullece de ser tu socio en la protección financiera, así que agradece las metas alcanzadas y la seguridad que has logrado brindar a tus seres queridos por medio de la Compañía.
- 2. Planifica un momento de agradecimiento.** Considera organizar un momento especial de agradecimiento con tus seres queridos y colegas. Puede ser una cena íntima o un encuentro para expresar gratitud por la tranquilidad y seguridad que Globe Life ha

aportado a tu vida financiera. Compartir estos momentos fortalecerá tus lazos y creará recuerdos significativos.

- 3. Expresa Gratitud a tu agentes, gerentes y Oficina Central de Globe Life.** Tus agentes, managers y directivos de Globe Life han sido una guía valiosa en tu viaje financiero y profesional. Expresa tu agradecimiento por su apoyo y asesoramiento a lo largo del año. Ya sea en persona, por teléfono o mediante una nota de agradecimiento, reconocer sus esfuerzos fortalecerá esas relaciones y te llenará de optimismo para el próximo año.
- 4. Contribuye a causas benéficas con Globe Life.** Una forma de expresar gratitud es contribuir a causas benéficas. Globe Life es conocida por su compromiso con la responsabilidad social, así que unirnos a iniciativas Por un Mañana Mejor en colaboración con la Compañía puede ser una forma impactante de devolver a la comunidad.

Angel Martínez
Director de Ventas / Sales Director



- 5. Planifica metas financieras con un enfoque positivo.** Al igual que estableces metas personales, establecer metas financieras positivas puede ser una excelente manera de comenzar el año nuevo. Reflexiona sobre cómo Globe Life puede ser una parte integral de tus planes financieros y cómo sus servicios pueden respaldar tus objetivos.
- 6. Celebra con la comunidad, familiares y tu Organización.** Recibe el nuevo año con familiares, amigos y colegas. Además, únete a eventos virtuales o presenciales organizados por la Compañía para celebrar los logros del año anterior y anticipar las oportunidades del próximo. La celebración con la comunidad refuerza el sentido de pertenencia y gratitud compartida.

Cerremos el año con una actitud de gratitud junto con familiares y nuestra Compañía. Esto no solo fortalece nuestro bienestar financiero, sino que también crea una conexión más profunda con los servicios, la comunidad y equipo de trabajo que forman parte de nuestras vidas. 🙌

End the Year with an Attitude of Gratitude

WE are about to end the year, and it is a great time to reflect, prepare for new experiences, and express gratitude. As 2023 closes, I'd like to share some ideas on how to end the year (and welcome the next one) with a perspective of gratitude.

- 1. Reflect on your personal, family, and professional accomplishments.** Before you dive into the celebrations, take a moment to reflect on your accomplishments during the year. Globe Life is proud to be your partner in financial protection, so be grateful for the goals you've achieved and the security you've helped provide to your loved ones through the Company.
- 2. Plan a thank-you moment.** Consider arranging a special thank-you moment with your loved ones and colleagues. It can be an intimate dinner or a get-together to express gratitude for the success Globe Life has brought to your financial life. Sharing these moments will strengthen your bonds and create meaningful memories.
- 3. Express Gratitude to your Globe Life agents, managers, and Home Office.** Your agents, managers, and Globe Life executives have been a valuable guide on your financial and professional journey. Express your appreciation for their support and advice throughout the year. Whether in person, over the phone, or through a thank-you note, acknowledging their efforts will strengthen those relationships and leave you optimistic for the year ahead.
- 4. Contribute to charitable causes with Globe Life.** One way to show gratitude is to contribute to charitable causes. Globe Life is known for its commitment to social responsibility, so joining Make Tomorrow Better initiatives in collaboration with the Company can be an impactful way to give back to the community.

- 5. Plan financial goals with a positive approach.** Along with personal goals, setting positive financial goals can be a strong way to start the new year. Reflect on how Globe Life can be integral to your financial plans and how its services can support your goals.
- 6. Celebrate with your community, your family, and your Organization.** Ring in the new year with family, friends, and colleagues. Also, join virtual or in-person events hosted by the Company to celebrate the previous year's accomplishments and anticipate opportunities for the next. Celebrating with your community reinforces a sense of belonging and shared gratitude.

Let's close the year with an attitude of gratitude alongside loved ones and our Company. This not only strengthens our financial well-being, but it also creates a deeper connection with the services, community, and teams in our lives. 🙌



VETERAN PRODUCER



1
HECCY RIVAS
CYPRESS, TX

SA



1
KARINA MORAN
RICHARDSON, TX

VETERAN MGA



1
TALEB JAMMOUL HAJALI
DORAL, FL

ROOKIE PRODUCER



1
JUNETH
ZAMBRANO DE GRASSO
HOUSTON, TX

GA



1
ISABELLA CHACIN
RICHARDSON, TX

ROOKIE MGA



1
DANIELA RANGEL
DORAL, FL

RGA



1
TALEB JAMMOUL HAJALI
DORAL, FL

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: NOVEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Heccy Rivas	\$14,147		92.7	Sabrina Agostini	AO Vamos
2	Victor Romero	\$13,387		80.2	Taleb Jammoul Hajali	Walter Icaza
3	Omaira Garces Ramonez	\$12,364		84.7	Luis Vidal	Quintero-Vidal
4	Betzabeth Salazar	\$8,427		79.3	Carol Fernandez	Sergio Carta
5	Carmen Pena Guedez	\$8,142		100.0	Carmen Pena Guedez	Jesus Romero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: NOVEMBER

Rank		Net ALP	NTG	RET	MGA	SGA
1	Juneth Zambrano De Grasso	\$32,087		79.7	Augusto Arango	Jesus Romero
2	Liomar Marval	\$29,787	94		Jhanna Valerio Vivas	Beto Quintero
3	Ixsen Carrasquel Martinez	\$27,560	98		Ileana Tineo	Zaida Ferrer
4	Marynes Molleda	\$24,736	100		Ileana Tineo	Zaida Ferrer
5	Nayta Virgala	\$19,503	91		Hemerson Gonzalez	AO Vamos

TOP LATINO MARKET SUPERVISING AGENTS: NOVEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Karina Moran	\$89,898	\$92,452	96		Ileana Tineo	Zaida Ferrer
2	Paula Martinez Mirto	\$40,687	\$44,194	97		Ileana Tineo	Zaida Ferrer
3	Jennifer Terife Medina	\$36,943	\$54,451	95		Carol Fernandez	Sergio Carta
4	Oriana Romero-Vasquez	\$29,503	\$35,197	97		Daniel Pacheco	Beto Quintero
5	Gusmary Cordero	\$20,691	\$24,708	97		Ileana Tineo	Zaida Ferrer

TOP LATINO MARKET GENERAL AGENTS: NOVEMBER

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Isabella Chacin	\$130,586	\$139,772	97		Ileana Tineo	Zaida Ferrer
2	Cesar Romero Vasquez	\$69,127	\$87,944		83.5	Daniel Pacheco	Beto Quintero
3	Nelson Sucre	\$51,817	\$87,672		77.6	Carol Fernandez	Sergio Carta
4	Angel Marquez	\$40,247	\$75,040	95		Taleb Jammoul Hajali	Walter Icaza
5	Carlos Colina	\$34,156	\$51,197		87.5	Daniel Pacheco	Beto Quintero

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: NOVEMBER

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Taleb Jammoul Hajali	273.5%	\$300,203	\$80,382		81.9	Walter Icaza
2	Caritza Rojas	235.6%	\$99,051	\$29,519		86.4	Beto Quintero
3	Jhanna Valerio Vivas	143.0%	\$152,488	\$62,741		84.5	Beto Quintero

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: NOVEMBER

Rank		PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Daniela Rangel	400.8%	\$80,153	\$20,000		79.6	Walter Icaza
2	Carol Fernandez	358.0%	\$71,594	\$20,000	94		Sergio Carta
3	Carlos Navas	348.2%	\$69,650	\$20,000		80.0	Quintero-Vidal

TOP LATINO MARKET REGIONAL GENERAL AGENTS: NOVEMBER

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Taleb Jammoul Hajali	332.7%	\$89,095	\$20,589		80.8	Walter Icaza
2	Carmen Pena Guedez	108.0%	\$103,774	\$49,886		80.2	Jesus Romero
3	Tahis Quintero Bonilla	82.9%	\$108,400	\$59,255		77.6	Jesus Romero

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Heccy Rivas	\$222,402		92.7	Sabrina Agostini	AO Vamos
2	Omaira Garces Ramonez	\$182,093		84.7	Luis Vidal	Quintero-Vidal
3	Victor Romero	\$149,154		80.2	Taleb Jammoul Hajali	Walter Icaza
4	Dana Martin Gonzalez	\$114,554		88.1	Aldo Ramirez Marinelli	Quintero-Vidal
5	Lisbeth Vasquez Rodriguez	\$99,087		86.9	Daniel Pacheco	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank		Net ALP	NTG	RET	MGA	SGA
1	Carol Fernandez	\$217,988		88.7	Carol Fernandez	Sergio Carta
2	Pablo Castro Gault	\$205,033		83.1	Carol Fernandez	Sergio Carta
3	Liomar Marval	\$189,903	94		Jhanna Valerio Vivas	Beto Quintero
4	Juneth Zambrano De Grasso	\$155,459		79.7	Augusto Arango	Jesus Romero
5	Jennifer Terife Medina	\$153,169	93		Carol Fernandez	Sergio Carta

TOP LATINO MARKET GENERAL AGENTS: YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Nelson Sucre	\$662,733	\$1,174,108		77.6	Carol Fernandez	Sergio Carta
2	Angel Marquez	\$435,755	\$630,119	95		Taleb Jammoul Hajali	Walter Icaza
3	Isabella Chacin	\$389,254	\$423,606	97		Ileana Tineo	Zaida Ferrer
4	Luis Alvarez	\$334,451	\$433,293		85.1	Alejandra Larez Morales	Jesus Romero
5	Maria Lugo Rincon	\$267,233	\$468,639		91.1	Caritza Rojas	Beto Quintero

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: YTD

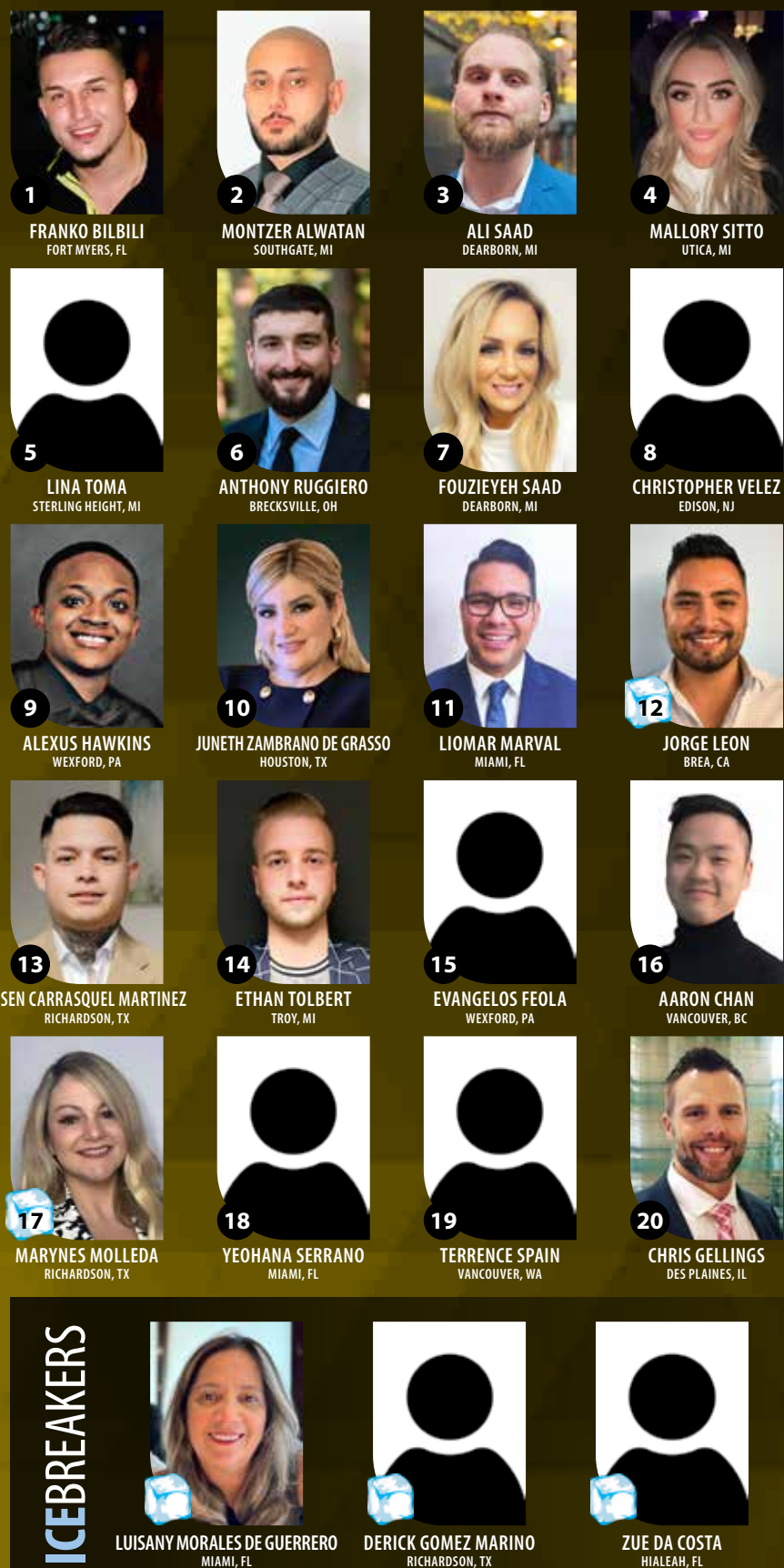
Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Taleb Jammoul Hajali	173.5%	\$2,571,517	\$940,268		81.9	Walter Icaza
2	Augusto Arango	158.3%	\$568,207	\$220,000		79.4	Jesus Romero
3	Carmen Pena Guedez	139.8%	\$527,636	\$220,000		82.4	Jesus Romero

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank		PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Carlos Navas	282.4%	\$621,214	\$220,000		80.0	Quintero-Vidal
2	Alejandra Larez Morales	234.9%	\$516,708	\$220,000		81.0	Walter Icaza
3	Maria Bonilla Borrego	229.6%	\$505,183	\$220,000		81.6	Jesus Romero

TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank		Growth %	Net ALP	Bench	NTG	RET	SGA
1	Carmen Pena Guedez	252.7%	\$996,575	\$282,586		80.2	Jesus Romero
2	Taleb Jammoul Hajali	220.0%	\$738,831	\$230,887		80.8	Walter Icaza
3	Daniel Pacheco	27.9%	\$1,158,879	\$906,403		84.5	Beto Quintero



NOVEMBER

Rank	Net ALP	NTG	RET	MGA	SGA
1	Franko Bilbili	\$68,235	82.0	Arif Hajro	AO
2	Montzer Alwatan	\$51,983	91.2	Joseph Gojcaj	AO
3	Ali Saad	\$50,742	78.6	Joseph Gojcaj	AO
4	Mallory Sitto	\$39,652	100	Justin Haisha	AO
5	Lina Toma	\$39,533	87	Justin Haisha	AO
6	Anthony Ruggiero	\$38,159	86.4	Bledar Bane	AO
7	Fouzিয়েহ Saad	\$36,122	98	Joseph Gojcaj	AO
8	Christopher Velez	\$34,761	91	Adem Abdula	Giglione-Ackerman
9	Alexus Hawkins	\$33,474	84.1	Justin Adams	Simon Arias
10	Juneth Zambrano De Grasso	\$32,087	79.7	Augusto Arango	Jesus Romero
11	Liomar Marval	\$29,787	94	Jhanna Valerio Vivas	Beto Quintero
12	Jorge Leon	\$27,842	94	Mark Neilson	AO
13	Ixsen Carrasquel Martinez	\$27,560	98	Ileana Tineo	Zaida Ferrer
14	Ethan Tolbert	\$27,206	88.6		Darcy Schriber
15	Evangelos Feola	\$26,635	90	Spencer Kozej	Simon Arias
16	Aaron Chan	\$24,954	87.4	Bobby Gujral	AO
17	Marynes Molleda	\$24,736	100	Ileana Tineo	Zaida Ferrer
18	Yeohana Serrano	\$24,603	97	Arif Hajro	AO
19	Terrence Spain	\$23,836	90		Jeremy Rivers
20	Chris Gellings	\$23,569	93	Austen Oakes	Tommy Vena
21	Crystal Mekdarasack	\$22,142	79.3	Ashlynn Orng	AO
22	Ty Burkholder	\$21,902	79.1	Dillon Zartman	S-S-Bendure-Hartwig
23	Fredi Bilbili	\$21,628	96	Arif Hajro	AO
24	Austin Timmons	\$20,788	96	Nick Scordos	AO
25	Henry Long	\$20,031	78.4	Joseph Gojcaj	AO
26	Joseph Sciria	\$19,832	78.2	Derek Foore	S-S-Parks-Salvaggi
27	Nayta Virgala	\$19,503	91	Hemerson Gonzalez	AO Vamos
28	David Nava	\$19,444	100	Evelyn Leon-Perez	Zaida Ferrer
29	Verna Willbur	\$19,380	84.4	Dianka Blash	AO
30	Shawn Toma	\$19,253	92	Taulant Bane	AO
31	Mario Damico	\$19,173	95	Dillon Zartman	S-S-Bendure-Hartwig
32	Raylene Canela	\$18,943	95	Marvin Fernandez	Theodore Pappas
33	Luisany Morales De Guerrero	\$18,906	100	Luciano Valero Vidal	Beto Quintero
34	Christy Taylor	\$18,784	75.2	Laura Graham	AO
35	Leslie Villeneuve	\$18,604	79.7	Alan Sedaghat	AO
36	Federico Betancourt	\$18,598	96	Ileana Tineo	Zaida Ferrer
37	Aliz Elvira Ruano	\$18,363	94	Ana Machado Rodriguez	Quintero-Vidal
38	Domenico Novara	\$18,194	100	Carol Fernandez	Sergio Carta
39	Leyna Tran	\$18,187	78.9	Maria Lagios	AO
40	Jennifer Terife Medina	\$17,980	93	Carol Fernandez	Sergio Carta
41	Courtney Wharton	\$17,844	96	Cody Gardner	Albert Serur
42	Sebastian Frydenberg	\$17,825	95		Locker-Taylor
43	Jessica Bulzacchelli	\$17,665	87	John Santosuosso	Brett Gryska
44	Kris Nallbani	\$17,592	97.5	Arif Hajro	AO
45	Laura Herrero Fernandez	\$17,347	99	Amanda Urdaneta	Walter Icaza
46	Deveran Smith	\$17,322	96	Arthur Simpson	Simon Arias
47	Anthony Michael	\$17,257	86	Jessica Chang	AO
48	Ana Sandoval	\$17,230	100	Ileana Tineo	Zaida Ferrer
49	Gavin McDonald	\$17,170	83.7	Spencer Kozej	Simon Arias
50	Derick Gomez Marino	\$17,159	100	Ileana Tineo	Zaida Ferrer

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Franko Bilbili	\$561,200	82.0	Arif Hajro	AO
*2	Ali Saad	\$438,827	78.6	Joseph Gojcaj	AO
*3	Alexus Hawkins	\$390,513	84.1	Justin Adams	Simon Arias
*4	Montzer Alwatan	\$363,742	91.2	Joseph Gojcaj	AO
*5	Hussein Kutkut	\$351,822	80.8	Andi Iftiu	AO
*6	Austin Timmons	\$343,088	96	Nick Scordos	AO
*7	Anthony Ruggiero	\$341,124	86.4	Bledar Bane	AO
*8	Garrett Amora	\$309,125	88	Mathew Kahwaji	AO
*9	Michael Grudzien	\$286,836	77.7	Andi Iftiu	AO
*10	Nicholas Llewellyn	\$257,758	85.1	Mario Hajro	AO
11	Alex Cho	\$257,535	79.7	Andi Iftiu	AO
12	Leyna Tran	\$240,813	78.9	Maria Lagios	AO
13	Christina Konstanzer	\$228,928	82.3	Joseph Crivelli	Simon Arias
14	Joseph Sciria	\$219,908	78.2	Derek Foore	S-S-Parks-Salvaggi
15	Carol Fernandez	\$217,988	88.7	Carol Fernandez	Sergio Carta
16	Patrice Charles	\$215,737	84.2	Jason Bratin	Simon Arias
17	Crystal Mekdarasack	\$214,667	79.3	Ashlynn Orng	AO
18	Michael Dejesus	\$208,645	89.3	Bruno Nuro	AO
19	Joseph Lance	\$208,053	94	Andi Iftiu	AO
20	Pablo Castro Gaulet	\$205,033	83.1	Carol Fernandez	Sergio Carta
21	Marisone Navor	\$199,985	78.7	Kelechi Anele	AO
22	Sebastian Frydenberg	\$196,975	95		Locker-Taylor
23	Bradley Sullivan	\$192,182	81.1		Satti-Kanaan-Wheeler
24	Liomar Marval	\$189,903	94	Jhanna Valerio Vivas	Beto Quintero
25	Edward Tiongson	\$186,549	89		Locker-Taylor
26	Leonard Pataca	\$180,288	81.9	Mark Dushaj	AO
27	Alexander Pham	\$179,508	76.6	Alan Sedaghat	AO
28	Ethan Tolbert	\$173,826	88.6		Darcy Schriber
29	Samuel Siegel	\$170,859	92	Salvatore Sortino	AO
30	Brian Harrington	\$168,287	94	Andi Iftiu	AO
31	Ty Burkholder	\$168,058	79.1	Dillon Zartman	S-S-Bendure-Hartwig
32	Justin Haisha	\$167,547	86	Mark Dushaj	AO
33	Jeremy Bruce	\$166,720	84.3	Andi Iftiu	AO
34	Ashley Applon	\$162,046	88	Ashley Applon	Washington-Washington
35	Edon Nevzadi	\$160,307	86	Arif Hajro	AO
36	Conall Quish	\$157,371	77.2	Gregory Rudolph	Simon Arias
37	Juneth Zambrano De Grasso	\$155,459	79.7	Augusto Arango	Jesus Romero
38	Gavin McDonald	\$155,240	83.7	Spencer Kozej	Simon Arias
39	Paige Schaub	\$154,506	78.3	Christian Gojcaj	AO
40	Jennifer Terife Medina	\$153,169	93	Carol Fernandez	Sergio Carta
41	Justin Dunbar	\$152,885	89	Andi Iftiu	AO
42	Haley Pflieger	\$152,617	91.1	Brandon Hughes	AO
43	April Ross	\$152,246	90.9	Brandon Minor	AO
44	Troy Henderson	\$152,225	77.3	Troy Henderson	S-S-Parks-Salvaggi
45	Verna Willbur	\$149,384	84.4	Dianka Blash	AO
46	Tom Shamon	\$148,629	88	Justin Haisha	AO
47	Shawn Toma	\$147,812	92	Taulant Bane	AO
48	Alexander Nachman	\$147,217	89.1	Michael Maloney	Simon Arias
49	Timothy Noe	\$145,786	93	Joseph Gojcaj	AO
50	Melissa Elam	\$144,607	78.7	Joseph Gojcaj	AO

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.

IPCO = 2023 Top Producer Council Member

SUPERVISING AGENTS



1
KARINA MORAN
RICHARDSON, TX



2
PAULA MARTINEZ MIRTO
RICHARDSON, TX



3
JENNIFER TERIFE MEDINA
LONG BEACH, CA



4
COLTEN RICE
BRUNSWICK, OH



5
ORIANA ROMERO-VASQUEZ
MIAMI, FL



6
RAFAEL MARCIANO
MIAMI, FL



7
ALEX CHO
CLEVELAND, OH



8
GUSMARY CORDERO
RICHARDSON, TX



9
EDWARD TIONGSON
MOUNTAIN BROOK, AL



10
ADOLFO GUEDEZ BANEZCA
MIAMI, FL

NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Karina Moran	\$89,898	\$92,452	96	Ileana Tineo	Zaida Ferrer
2	Paula Martinez Mirto	\$40,687	\$44,194	97	Ileana Tineo	Zaida Ferrer
3	Jennifer Terife Medina	\$36,943	\$54,451	95	Carol Fernandez	Sergio Carta
4	Colten Rice	\$35,098	\$51,325	94	Ian Zollos	S-S-Parks-Salvaggi
5	Oriana Romero-Vasquez	\$29,503	\$35,197	97	Daniel Pacheco	Beto Quintero
6	Rafael Marciano	\$21,890	\$26,165	97	Hemerson Gonzalez	AO
7	Alex Cho	\$20,827	\$16,041	82	Andi Iftiu	AO
8	Gusmary Cordero	\$20,691	\$24,708	97	Ileana Tineo	Zaida Ferrer
9	Edward Tiongson	\$19,941	\$35,532	97		Locker-Taylor
10	Adolfo GuedeZ BanezCa	\$17,736	\$21,426	98	Daniel Pacheco	Beto Quintero
11	Maddy Penuela	\$17,351	\$18,195	97	Carol Fernandez	Sergio Carta
12	Yuhail Castillo	\$17,328	\$25,365	98	Alejandra Larez Morales	Jesus Romero
13	Rowyn Rivas	\$16,615	\$23,927	95	Daniel Pacheco	Beto Quintero
14	Luis Lopez	\$16,506	\$21,578	96	Caritza Rojas	Beto Quintero
15	Juan Da Costa	\$16,431	\$19,578	100	Anizabeth Parra Gonzalez	Adel Al Choufi Naim
16	Kahlil Jackson	\$15,993	\$24,739	95	Spencer Kozej	Simon Arias
17	Wasiq Warraich	\$15,977	\$14,759	85	Iffrah Tahir	Satti-Kanaan-Wheeler
18	Nathalia Hernandez	\$15,942	\$24,174	98	Diego Vargas	Beto Quintero
19	Oscar Alvarez	\$15,930	\$21,128	95	Aldo Ramirez Marinelli	Quintero-Vidal
20	Sabrina Rodriguez Duarte	\$15,909	\$19,092	100	Jorge Caridad	Zaida Ferrer

ALL TIME RECORDS: \$192,431 1st 6 Mo Agt — MORGAN EVANS | \$195,384 Net ALP — LINO STRUSSIONE

GENERAL AGENTS



1
ISABELLA CHACIN
RICHARDSON, TX



2
SOLGEIS CARDOZO MIJARES
HIALEAH, FL



3
CESAR ROMERO VASQUEZ
MIAMI, FL



4
NELSON SUCRE
LONG BEACH, CA



5
TYLER MCKNIGHT
MERIDIAN, ID



6
JOSHUA BUTREY
BRUNSWICK, OH



7
ANGEL MARQUEZ
DORAL, FL



8
CLAYTON FRIDAY
WEXFORD, PA



9
GARRETT AMORA
CONROE, TX



10
CARLOS COLINA
MIAMI, FL

NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Isabella Chacin	\$130,586	\$139,772	97	Ileana Tineo	Zaida Ferrer
2	Solgeis Cardozo Mijares	\$73,915	\$73,915	96	Hemerson Gonzalez	AO
3	Cesar Romero Vasquez	\$69,127	\$87,944		83.5 Daniel Pacheco	Beto Quintero
4	Nelson Sucre	\$51,817	\$87,672		77.6 Carol Fernandez	Sergio Carta
5	Tyler McKnight	\$49,322	\$79,485		80.2 Mark Neilson	AO
6	Joshua Butrey	\$46,891	\$72,313	92	Ian Zollos	S-S-Parks-Salvaggi
7	Angel Marquez	\$40,247	\$75,040	95	Taleb Jammoul Hajali	Walter Icaza
8	Clayton Friday	\$35,955	\$52,450	90	Gregory Rudolph	Simon Arias
9	Garrett Amora	\$35,246	\$35,135	92	Mathew Kahwaji	AO
10	Carlos Colina	\$34,156	\$51,197		87.5 Daniel Pacheco	Beto Quintero
11	Pablo Castro Gault	\$33,551	\$49,678		82.2 Carol Fernandez	Sergio Carta
12	Damaris Trejo	\$31,161	\$48,071	89	Zach Otto	Sabrina Lloyd
13	Eleisa Carlino Andrea	\$30,293	\$45,669		89.8 Caritza Rojas	Beto Quintero
14	Dane Nixon	\$30,167	\$32,315	88	Christopher Montoni	S-S-Parks-Salvaggi
15	Nicholas Beyer	\$29,858	\$94,249	96	Zach Otto	Sabrina Lloyd
16	Kian Frost	\$28,014	\$65,712		79.7 Dillon Zartman	S-S-Bendure-Hartwig
17	Daniel Nava	\$27,818	\$34,169		75.3 Evelyn Leon-Perez	Zaida Ferrer
18	Roxana Duarte Castillo	\$26,670	\$49,599		84.9 Diego Vargas	Beto Quintero
19	Tebi Njilefack	\$26,265	\$39,573		77.8 Alexandria Greer	Stephen Giddens
20	Kara Roenspies	\$25,873	\$30,644		80.2 Pa Allieu Kasseh	AO

ALL TIME RECORDS: \$393,567 1st 6 Mo Agt — MEGAN JOHNSON | \$437,263 Net ALP — MEGAN JOHNSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Mohamed Aljahmi	\$794,135	\$1,896,247		81.2 Joseph Gojcaj	AO
*2	Nelson Sucre	\$662,733	\$1,174,108		77.6 Carol Fernandez	Sergio Carta
*3	Kolin Delija	\$635,490	\$1,238,281	90	Andi Iftiu	AO
*4	Tyler McKnight	\$547,056	\$1,098,845		80.2 Mark Neilson	AO
*5	Zakaria Elgahmi	\$539,230	\$962,170		81.4 Steven King	Darcy Schrieber
6	Joshua Butrey	\$514,425	\$756,510	92	Ian Zollos	S-S-Parks-Salvaggi
7	Angel Marquez	\$435,755	\$630,119	95	Taleb Jammoul Hajali	Walter Icaza
8	Tyler Lan	\$420,578	\$628,650		75.6 Ashlynn Orng	AO
9	Isabella Chacin	\$389,254	\$423,606	97	Ileana Tineo	Zaida Ferrer
10	Damaris Trejo	\$363,900	\$758,383	89	Zach Otto	Sabrina Lloyd
11	Luis Alvarez	\$334,451	\$433,293		85.1 Alejandra Larez Morales	Jesus Romero
12	Torian Fields	\$334,296	\$416,011	92	Ashley Rust	AO
13	Alejandro Jardon	\$321,475	\$485,930		81.4 Parveen Lakhani	Sabrina Lloyd
14	Luis Almager	\$307,465	\$362,865	92	Clayton Slaughter	Michael Vasu
15	Kevin Musai	\$289,599	\$904,312		86.3 Andi Iftiu	AO
16	Michael Schaefer	\$286,447	\$431,989		85.9 Sierra Hartwig	S-S-Bendure-Hartwig
17	Garrett Amora	\$279,494	\$444,756	92	Mathew Kahwaji	AO
18	Crystal Mekdarasack	\$273,701	\$366,285	88	Ashlynn Orng	AO
19	Shakresha Parhams	\$269,266	\$338,400	95	Mitzi Holmes	Washington-Washington
20	Maria Lugo Rincon	\$267,233	\$468,639		91.1 Caritza Rojas	Beto Quintero

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,371,416 Net ALP — JOZEF TINAJ

CATEGORIES XIII-XXI & ROOKIE



XIII
CARITZA ROJAS
MIAMI, FL



XIV
JEFFREY HALL
WILMINGTON, MA



XV
JOSE CASTILLO
LOS ANGELES, CA



XVI
HASAN GHAZAL
HALIFAX, NS



XVII
ADRAIN ALFRED
HOUSTON, TX



XVIII
JONATHAN DA-AL
NAPIER, NZ



XIX
KATHARINE THORNE
IRVING, TX



XX
KINGSLEY IBEH
PHOENIX, AZ



XXI
TAULANT BANE
MIAMI, FL



Rookie
DANIELA RANGEL
DORAL, FL

NOVEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
XIII Caritza Rojas	235.6%	\$99,051	\$29,519	86.4	Beto Quintero	
Cody Gardner	101.8%	\$60,410	\$29,939	80.5	Albert Serur	
Joshua Goodman	71.9%	\$36,744	\$21,380	76.5	Matthew Turnquist	
XIV Jeffrey Hall	104.6%	\$40,914	\$20,000	80.7	Albert Serur	
Tucker Gregor	75.2%	\$44,427	\$25,356	87.3	West-Moody	
Matthew Hudlin	74.6%	\$34,919	\$20,000	78.1	Fisher-Hall	
XV Jose Castillo	25.0%	\$44,862	\$35,897	76.8	Cohen-Velasquez	
Jadwiga Martins	15.2%	\$30,132	\$26,145	84.6	AO	
Armando Aiello	14.0%	\$26,993	\$23,675	83.2	Cohen-Velasquez	
XVI Hasan Ghazal	232.1%	\$66,419	\$20,000	84.8	Satti-Kanaan-Wheeler	
Pa Alieu Kasseh	188.1%	\$57,624	\$20,000	80.4	AO	
Justin Sutton	105.7%	\$41,149	\$20,000	80.2	Stephen Giddens	
XVII Adrain Alfred	161.2%	\$52,240	\$20,000	76.0	Michael Vasu	
Omar Billy	92.2%	\$61,698	\$32,098	75.6	Jamison Weatherspoon	
Doron Freud	34.3%	\$26,851	\$20,000	81.4	Giglione-Ackerman	
XVIII Jonathan Da-Al	111.4%	\$62,417	\$29,519	83.1	Steve Friedlander	
Ronald Rivera	100.6%	\$53,151	\$26,502	81.3	Cohen-Velasquez	
Stuart Pagan	78.1%	\$35,654	\$20,015	83.1	Mathew Hart	
XIX Katharine Thorne	44.3%	\$28,868	\$20,000	79.9	AO-Lorence	
Patrick Donovan	11.8%	\$22,360	\$20,000	75.7	AO	
Jabari Thompson	10.7%	\$22,146	\$20,000	78.8	Chad Deley	
XX Kingsley Ibeh	49.8%	\$29,953	\$20,000	81.2	AO	
Asiguy Haugabook	32.8%	\$26,566	\$20,000	83.0	AO	
XXI Taulant Bane	87.0%	\$37,407	\$20,000	81.6	AO	
Mario Hajro	34.3%	\$26,868	\$20,000	78.5	AO	

ALL TIME RECORD: \$896,627 Net ALP — DAVID CARPENTER

NOVEMBER ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Daniela Rangel	400.8%	\$80,153	\$20,000	86,535	79.6	Walter Icaza	
Justin Haisha	380.0%	\$76,003	\$20,000	101,686	92	AO	
Carol Fernandez	358.0%	\$71,594	\$20,000	109,862	94	Sergio Carta	
Carlos Navas	348.2%	\$69,650	\$20,000	90,141	80.0	Quintero-Vidal	
Jordan Stelzer	318.7%	\$63,748	\$20,000	83,603	78.8	Matthew Turnquist	
Maria Bonilla Borrego	269.6%	\$53,926	\$20,000	84,966	81.6	Walter Icaza	
Mathew Kahwaji	243.8%	\$48,760	\$20,000	57,695	80.2	AO	
Ana Machado Rodriguez	239.8%	\$47,952	\$20,000	58,580	93	Quintero-Vidal	
Vivian Trinh	235.2%	\$47,042	\$20,000	59,162	82.1	AO	
Alejandra Larez Morales	223.4%	\$44,681	\$20,000	77,077	81.0	Jesus Romero	

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
XIII Caritza Rojas	122.6%	\$766,706	\$344,459	86.4	Beto Quintero	
Matthew McDowell	93.4%	\$627,993	\$324,730	77.7	AO	
Alexandra Longo	69.8%	\$589,052	\$346,962	88.3	Hart-Lewicki	
XIV Ross Ewen	118.6%	\$573,217	\$262,186	84.5	Kevin Holtz	
Bruno Nuro	108.6%	\$653,832	\$313,461	86.4	AO	
Stella Roznovan	92.2%	\$940,783	\$489,481	80.8	Cohen-Velasquez	
XV Abigail Luna Rodriguez	78.0%	\$578,393	\$324,961	87.1	AO	
Samuel Artzis	55.3%	\$430,493	\$277,173	84.2	AO-Lorence	
Jesse Benwell	52.5%	\$389,064	\$255,164	82.3	Satti-Kanaan-Wheeler	
XVI Justin Maska	303.2%	\$971,122	\$240,836	78.3	Arias-Dlabik	
Ryan Slone	182.1%	\$620,608	\$220,000	84.7	Albert Serur	
Robert Jackson	160.3%	\$621,190	\$238,634	85.0	Arias-Dlabik	
XVII Carmen Pena Guedez	139.8%	\$527,636	\$220,000	82.4	Jesus Romero	
Omar Billy	110.2%	\$675,798	\$321,542	75.6	Jamison Weatherspoon	
Adrain Alfred	93.2%	\$425,135	\$220,000	76.0	Michael Vasu	
XVIII Stuart Pagan	177.8%	\$611,162	\$220,000	83.1	Mathew Hart	
Ashkan Khoshmagram	99.8%	\$439,638	\$220,000	84.6	AO	
Jonathan Da-Al	99.8%	\$439,611	\$220,000	83.1	Steve Friedlander	
XIX Patrick Donovan	35.6%	\$298,365	\$220,000	75.7	AO	
Stephen Bowen	31.3%	\$288,858	\$220,000	76.4	AO	
Taurean Flournoy	20.9%	\$277,931	\$229,892	77.8	Weatherspoon-Harris	
XX Kingsley Ibeh	57.7%	\$346,963	\$220,000	81.2	AO	
XXI Taulant Bane	353.7%	\$998,115	\$220,000	81.6	AO	
Mario Hajro	193.0%	\$644,699	\$220,000	78.5	AO	

ALL TIME RECORD: \$4,654,183 Net ALP — ENO IFTIU

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Andi Iftiu	533.4%	\$1,173,485	\$220,000	2,296,541	85.1	AO	
Joseph Gojcaj	426.9%	\$939,148	\$220,000	2,302,893	81.5	AO	
Joshua Hosenbold	344.4%	\$757,726	\$220,000	988,866	78.4	Henderson-Locker	
Jordan Stelzer	323.1%	\$710,818	\$220,000	997,429	78.8	Matthew Turnquist	
Carlos Navas	282.4%	\$621,214	\$220,000	897,884	80.0	Quintero-Vidal	
Ashlynn Orng	272.1%	\$598,533	\$220,000	912,665	75.1	AO	
Ryan Martin	245.4%	\$539,938	\$220,000	904,505	85.2	Nick Moore	
Alejandra Larez Morales	234.9%	\$516,708	\$220,000	690,557	81.0	Jesus Romero	
Javier Diaz	230.6%	\$507,285	\$220,000	751,406	89	Henderson-Locker	
Maria Bonilla Borrego	229.6%	\$505,183	\$220,000	705,998	81.6	Walter Icaza	

LC = 2023 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Master General Agents in Categories I-XXI with minimum 10% growth and the top ten Rookies with minimum 100% Performance Factor. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2023 Awards Presentation are the top MGA per category from Categories I-XX based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

CATEGORIES I-VIII



TAULANT BANE
MIAMI, FL



TAHIS QUINTERO BONILLA
HOUSTON, TX



MARK BERNSDORFF
WEXFORD, PA



JAKE YAGJIAN
WILMINGTON, MA



JESSICA CHANG
FT. LAUDERDALE, FL



STELLA ROZNOVAN
LOS ANGELES, CA



BRIAN JEROME
POMPANO BEACH, FL



WILLIAM PARMETER
ROCHESTER, NY

LC = 2023 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Regional General Agents in Categories I-XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2023 Awards Presentation are the top RGA per category from Categories I-XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

NOVEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Taulant Bane	126.9%	\$340,293	\$149,952	84.4	AO	
Justin Adams	80.6%	\$118,933	\$65,836	77.0		Simon Arias
Corey Helly	62.1%	\$191,216	\$117,943	79.1		Gigliione-Ackerman
II Tahis Quintero Bonilla	82.9%	\$108,400	\$59,255	77.6	Jesus Romero	
Eric Thompson	59.2%	\$166,511	\$104,595	78.7		S-S-Parks-Salvaggi
Brody Maughan-Evanson	32.0%	\$102,855	\$77,941	83.5		Simon Arias
III Mark Bernsdorff	372.9%	\$116,450	\$24,625	77.4	Simon Arias	
Christopher Hintz	107.7%	\$154,595	\$74,436	86.8		AO
IV Jake Yagjian	70.2%	\$134,954	\$79,298	83.2	Albert Serur	
Brent Bowling	15.5%	\$105,892	\$91,666	88.3		S-S-Parks-Salvaggi
V Jessica Chang	128.2%	\$90,532	\$39,676	80.8	AO	
Bruce Viaje	29.7%	\$73,701	\$56,846	83.9		AO
Brandon Summerton	27.9%	\$72,464	\$56,643	84.7		AO
VI Stella Roznovan	127.3%	\$75,024	\$33,003	82.4	Cohen-Velasquez	
Sokol Fazliu	89.2%	\$37,840	\$20,000	85.0		Simon Arias
James Marks	81.2%	\$36,234	\$20,000	78.9		Simon Arias
VII Brian Jerome	95.7%	\$45,672	\$23,339	76.1	Tom Williams	
Derek Foore	50.6%	\$45,741	\$30,370	79.7		S-S-Parks-Salvaggi
VIII William Parmeter	54.9%	\$67,371	\$43,491	86.9	Brett Gryska	
Giovanni Diduro	45.1%	\$33,937	\$23,393	84.0		Brett Gryska
Tyler Worstell	25.8%	\$25,150	\$20,000	79.8		Simon Arias

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Taulant Bane	120.7%	\$5,256,389	\$2,381,670	84.4	AO	
Mario Hajro	54.4%	\$9,420,571	\$6,099,774	80.6		AO
Mark Neilson	30.8%	\$6,186,152	\$4,730,817	78.7		AO
II Eric Thompson	43.5%	\$2,187,291	\$1,524,757	78.7	S-S-Parks-Salvaggi	
Jenny Kim	13.3%	\$1,991,167	\$1,756,817	80.1		AO
III Christopher Hintz	80.1%	\$1,592,843	\$884,400	86.8	AO	
David Carpenter	20.9%	\$1,871,932	\$1,548,195	79.4		AO
David Quevillon	11.0%	\$1,213,320	\$1,092,809	78.9		Mathew Hart
IV Gabriela Sime	21.1%	\$1,308,608	\$1,080,918	75.3	Fisher-Zuzick	
Jake Yagjian	13.8%	\$1,206,342	\$1,059,919	83.2		Albert Serur
V Jessica Chang	132.3%	\$1,862,709	\$802,014	80.8	AO	
Brandon Summerton	101.9%	\$1,553,481	\$769,504	84.7		AO
Daniel Pacheco	27.9%	\$1,158,879	\$906,403	84.5		Beto Quintero
VI James Marks	83.0%	\$897,409	\$490,269	78.9	Simon Arias	
Stella Roznovan	37.3%	\$551,648	\$401,922	82.4		Cohen-Velasquez
Sara Vaz	33.4%	\$1,134,413	\$850,688	81.2		AO
VII Mark Dushaj	405.3%	\$1,269,168	\$251,181	80.1	AO	
Daisy Vasu	20.6%	\$546,977	\$453,673	77.2		Michael Vasu
VIII Andrew Chambers	24.1%	\$600,214	\$483,644	75.5	Philip Prata	
William Parmeter	14.2%	\$517,071	\$452,809	86.9		Brett Gryska

ALL TIME RECORD: \$13,827,599 Net ALP — MARIO HAJRO

CATEGORIES IX–XVI



IX
TALEB JAMMOUL HAJALI
 DORAL, FL



X
CARMEN PENA GUEDEZ
 HOUSTON, TX



XI
CARLO BUHAY
 WINNIPEG, MB



XII
SYLVAIN KALOMBO
 LANHAM, MD



XIII
JESUS M PARRA
 LOS ANGELES, CA



XIV
STEPHEN BOWEN
 LAS VEGAS, NV



XVI
SIERRA KELSEY
 LITTLE ROCK, AR

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NOVEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
IX Taleb Jammoul Hajali	332.7%	\$89,095	\$20,589		80.8	Walter Icaza
Patrick Donovan	183.9%	\$56,775	\$20,000		77.5	AO
Johnny Ly	112.7%	\$42,535	\$20,000		83.7	Gigliione-Ackerman
X Carmen Pena Guedez	108.0%	\$103,774	\$49,886		80.2	Jesus Romero
Justin Hermann	86.3%	\$37,365	\$20,055		78.2	AO
Phi Phan	58.1%	\$31,622	\$20,000		83.3	Desi Dimitrova
XI Carlo Buhay	330.5%	\$86,107	\$20,000		79.8	AO
Yussuf El-Zein	149.0%	\$50,271	\$20,186		76.5	AO
Dustin Dunbar	10.2%	\$22,039	\$20,000		90.4	AO
XII Sylvain Kalombo	199.5%	\$59,894	\$20,000		83.1	Duni Olusegun
Aaron Friedlander	111.4%	\$62,417	\$29,519		83.1	Steve Friedlander
Kamal Tayyib	41.1%	\$28,219	\$20,000		90.5	Andrew McQuade
XIII Jesus M Parra	24.6%	\$31,890	\$25,593		85.6	Cohen-Velasquez
XIV Stephen Bowen	69.2%	\$33,847	\$20,000		75.3	AO
XVI Sierra Kelsey	64.4%	\$32,874	\$20,000	89		Ralston-Ralston

ALL TIME RECORD: \$2,307,263 Net ALP — MARIO HAJRO

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
IX Taleb Jammoul Hajali	220.0%	\$738,831	\$230,887		80.8	Walter Icaza
Patrick Donovan	161.6%	\$595,768	\$227,750		77.5	AO
Shawn Lewicki	73.8%	\$583,001	\$335,420		88.3	Hart-Lewicki
X Carmen Pena Guedez	252.7%	\$996,575	\$282,586		80.2	Jesus Romero
Phi Phan	130.1%	\$524,345	\$227,922		83.3	Desi Dimitrova
Christopher Bungay	76.7%	\$474,210	\$268,327		80.9	Satti-Kanaan-Wheeler
XI Carlo Buhay	52.6%	\$335,828	\$220,000		79.8	AO
Devon Chapman	10.7%	\$243,539	\$220,000		80.2	Jamison Weatherspoon
XII Sylvain Kalombo	122.3%	\$488,978	\$220,000		83.1	Duni Olusegun
Aaron Friedlander	99.8%	\$439,461	\$220,000		83.1	Steve Friedlander
Sabrina Ashraf	23.8%	\$272,398	\$220,000		88.0	Theodore Pappas
XIII Matthew Ward	60.2%	\$352,478	\$220,000		90.3	Josh West

ALL TIME RECORD: \$13,827,599 Net ALP — MARIO HAJRO



1
MARIO HAJRO
SAN CLEMENTE, CA



2
DAVID CARPENTER
MIAMI, FL



3
ERIC THOMPSON
BRUNSWICK, OH



4
KEVIN APPASAMY
WAIANAE, HI



5
CHASE MILLER
COLUMBUS, OH



6
MICHAEL GERSTEIN
EDISON, NJ



7
MARK NEILSON
SOUTH LAKE TAHOE, CA



8
GREGORY RUDOLPH
WEXFORD, PA



9
DANIEL PACHECO
MIAMI, FL



10
BOBBY GUJRAL
BURNABY, BC

LC

LC

LC

NOVEMBER

Rank	Category	Legacy Production	SGA
1	I Mario Hajro	\$723,244	AO
2	III David Carpenter	\$429,156	AO
3	II Eric Thompson	\$206,871	S-S-Parks-Salvaggi
4	XIII Kevin Appasamy	\$197,873	AO
5	IV Chase Miller	\$191,235	S-S-Bendure-Hartwig
6	VIII Michael Gerstein	\$190,227	Giglione-Ackerman
7	I Mark Neilson	\$187,289	AO
8	X Gregory Rudolph	\$177,621	Simon Arias
9	V Daniel Pacheco	\$161,172	Beto Quintero
10	I Bobby Gujral	\$156,021	AO

YTD

Rank	Category	Legacy Production	SGA
1	I Mario Hajro	\$13,633,821	AO
2	III David Carpenter	\$6,627,141	AO
3	I Mark Neilson	\$3,752,778	AO
4	VIII Michael Gerstein	\$2,285,163	Giglione-Ackerman
5	XIII Kevin Appasamy	\$2,182,083	AO
6	II Brody Maughan-Evanson	\$2,160,379	Simon Arias
7	II Eric Thompson	\$2,136,890	S-S-Parks-Salvaggi
8	I Bobby Gujral	\$2,115,807	AO
9	IV Chase Miller	\$2,090,910	S-S-Bendure-Hartwig
10	VI Matthew Conrad	\$1,998,040	S-S-Parks-Salvaggi

WHAT IS A LEGACY RGA?

The Company recognizes the Top 10 Legacy RGAs across all categories. A Legacy RGA is defined as the former RGA of a GA who was promoted to MGA. Legacy RGA production is calculated using the sum of the production of all the promoted MGAs where the former RGA can no longer be included in the hierarchy.

CATEGORIES I-VII




EC

SIMON ARIAS



BETO QUINTERO



JESUS ROMERO




EC

ARIAS-DLABIK



EC

STEPHEN GIDDENS



VI

PHILLIP WAISMAN



VII

WALTER ICAZA

NOVEMBER

Category	% Growth	Net ALP	NTG	RET
I Simon Arias	50.1	\$1,043,832		79.7
Theodore Pappas	33.2	\$766,654		78.7
AO	28.5	\$6,809,773		81.3
S-S-Bendure-Hartwig	21.4	\$511,670		81.1
Giglione-Ackerman	14.4	\$412,502		78.9
S-S-Parks-Salvaggi	13.3	\$1,254,129		82.8
II Beto Quintero	260.4	\$844,725		83.5
Cohen-Velasquez	40.3	\$557,179		82.0
Satti-Kanaan-Wheeler	36.9	\$478,576		81.7
Andrew McQuade	31.8	\$362,443		82.7
Michael Vasu	19.4	\$383,130		76.1
Mathew Hart	9.6	\$358,805		77.7
Brett Gryska	1.1	\$348,419		84.2
III Jesus Romero	77.3	\$381,424		75.2
Albert Serur	24.7	\$377,916		81.5
Pappas-Akuamoa	17.5	\$245,734	89	
IV Arias-Dlabik	36.9	\$250,013		80.2
Ernest Powell	22.7	\$245,715		78.3
Darcy Schrieber	14.0	\$350,693		80.7
Philip Prata	7.9	\$155,929		78.9
V Stephen Giddens	62.0	\$246,916		76.7
Desi Dimitrova	39.4	\$167,451		81.7
Matthew Turnquist	34.9	\$247,375	90	
VI Phillip Waisman	9.1	\$88,752		75.7
VII Walter Icaza	292.3	\$416,809		81.6
Gryska-Hamilton	34.3	\$88,120		82.3
Duni Olusegun	19.2	\$162,468		80.6
Chalom-Chalom	7.1	\$116,495		81.8

YTD

Category	% Growth	Net ALP	NTG	RET
I AO	36.1	\$100,470,800		81.3
Theodore Pappas	21.2	\$8,777,956		78.7
S-S-Bendure-Hartwig	10.8	\$7,060,292		81.1
Giglione-Ackerman	5.2	\$5,558,533		78.9
S-S-Parks-Salvaggi	5.0	\$16,773,670		82.8
Simon Arias	1.0	\$19,824,297		79.7
II Beto Quintero	104.7	\$8,270,690		83.5
Satti-Kanaan-Wheeler	21.7	\$5,341,671		81.7
Andrew McQuade	19.9	\$4,537,727		82.7
Cohen-Velasquez	14.1	\$5,332,361		82.0
Michael Vasu	5.7	\$4,789,230		76.1
III Pappas-Akuamoa	18.4	\$2,290,654	89	
Albert Serur	15.7	\$3,788,218		81.5
Jamison Weatherspoon	10.4	\$3,008,964		82.2
Jesus Romero	10.0	\$4,012,356		75.2
IV Darcy Schrieber	37.2	\$3,886,000		80.7
Arias-Dlabik	31.7	\$3,736,378		80.2
Philip Prata	17.8	\$2,600,136		78.9
V Stephen Giddens	68.0	\$3,319,929		76.7
Matthew Turnquist	55.0	\$2,627,502	90	
Desi Dimitrova	25.2	\$2,178,176		81.7
Corey Neff	11.1	\$1,790,652		77.4
Fisher-Hall	6.7	\$2,278,303		78.3
VI Kevin Holtz	56.4	\$2,437,855		80.2
Fisher-Zuzick	52.3	\$2,173,359		76.4
Phillip Waisman	30.8	\$1,904,844		75.7
Moore Midwest	19.8	\$1,807,849		85.2
Tiffany Wagner	1.4	\$1,526,474		79.2
VII Walter Icaza	204.0	\$3,367,934		81.6
Duni Olusegun	41.8	\$1,837,643		80.6
Chalom-Chalom	12.1	\$1,371,524		81.8

EC = 2023 Executive Council Member

Spotlight recognizes SGAs in Categories I-XIV based on positive Net ALP Growth. The SGAs that will be recognized at the 2024 Awards Presentation are the top SGA per category from Categories I-XIV with the highest Net ALP Growth. The YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. SGAs must meet minimum growth over all their SGAships. Minimum quality standards apply for recognition.

CATEGORIES VIII–XIV



VIII
SAAVEDRA-LONGINO



IX
GREG GRAHAM



X
ZAIDA FERRER



EC

XI



WEST-SHOGAR-MOODY



XII

ADEL AL CHOUFI NAIM



XIII

GEORGE O'SHEA

NOVEMBER

Category	% Growth	Net ALP	NTG	RET
VIII Saavedra-Longino	16.7	\$88,750		81.5
West-Moody	16.4	\$98,777		88.1
Chad Deley	16.2	\$91,762		80.7
Ralston-Ralston	13.4	\$82,191		81.5
IX Greg Graham	27.8	\$97,522		77.0
John Young	19.6	\$87,051		82.0
X Zaida Ferrer	205.4	\$286,189		78.1
Quintero-Vidal	144.8	\$199,602	94	
XI West-Shogar-Moody	47.4	\$42,692		86.2
Joseph Rotolo	9.6	\$60,722		77.6
Holtz-Rigney	5.7	\$62,502		75.2
Brian Wilson	3.1	\$42,092		89.1
XII Adel Al Choufi Naim	1271.3	\$39,789		80.9
Gabriel Feldmann	66.7	\$38,717		79.6
Myaa Fallon	28.6	\$46,065		82.6
XIII George O'Shea	154.9	\$14,415		82.8
Andre Hawthorne	56.1	\$67,770		76.9
XIV North Dallas Latino Division	79.1	\$15,622	95	
Quintero-Vasu	31.5	\$19,968	100	
Georgetown Latino Divison	16.0	\$45,677	93	
Joshua Krueger	5.7	\$38,211	87	
Sergio Carta	3.8	\$254,925		80.5

YTD

Category	% Growth	Net ALP	NTG	RET
VIII Steve Friedlander	27.2	\$1,275,505		82.6
Ralston-Ralston	19.5	\$1,270,525		81.5
AO-Lorence	15.3	\$1,229,093		82.7
Chad Deley	14.6	\$1,197,204		80.7
Saavedra-Longino	14.5	\$1,219,557		81.5
West-Moody	6.6	\$1,091,958		88.1
Byron Paz	5.7	\$1,046,258		82.9
IX Greg Graham	104.7	\$1,769,711		77.0
Prata-Wilson	22.0	\$954,232		79.7
Hart-Lewicki	6.7	\$962,877		83.3
X Quintero-Vidal	189.1	\$1,500,058	94	
Zaida Ferrer	61.5	\$1,253,260		78.1
XI Holtz-Rigney	81.4	\$869,011		75.2
West-Shogar-Moody	40.6	\$474,051		86.2
Chad Potts	36.0	\$764,233		78.3
Brian Wilson	11.1	\$569,846		89.1
XII Gabriel Feldmann	37.6	\$539,025		79.6
Myaa Fallon	1.6	\$432,375		82.6
XIII Andre Hawthorne	77.1	\$511,771		76.9
George O'Shea	14.1	\$179,236		82.8
XIV Joshua Krueger	96.9	\$446,138	87	
Sergio Carta	44.5	\$2,038,061		80.5
Satti-Kanaan-Orr	34.5	\$343,531	97	
Quintero-Vasu	31.5	\$19,968	100	
Locker-Taylor	27.1	\$355,039	96	
San Antonio Latino Division II	14.2	\$191,062		83.5
Georgetown Latino Divison	0.6	\$314,531	93	

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CATEGORY I



1 CELIA O'DELL
NETTIE, WV



2 TRAVIS DANIELS
TIONESTA, PA



1 KELLY WALKER
FORT WORTH, TX



2 CHUCK HILL
LODI, CA



1 AL WALL
HOLLAND LANDING, ON



2 MARK GAGLIARDI
CLARKSVILLE, TN

CATEGORY IV



1 ROOZBEH
BOZORGMANESHFARD
HOUSTON, TX



2 DARRELL DOREY
MAHONE BAY, NS



1 MELISSA DOREY
HEAD OF CHEZZETCOOK, NS



2 STEVE ORCHERTON
VICTORIA, BC



1 ALISHA ANDERTON
INDEPENDENCE, MO



2 CARRIE RICKETTS
SIMI VALLEY, CA

CATEGORY V

CATEGORY VI

CATEGORY VII

CATEGORY VIII



1 ANGELA ENGEL
DOUGLAS, OK



2 FRANCIS BAIN
HILLSBORO, OR



1 CRYSTAL EWING
PORT ALLEN, LA



2 JUSTIN DANIEL
CALGARY, AB

TOP MANAGERS

CATEGORY I



1 KATHERINE PRATT
LEAVITTSBURG, OH

CATEGORY II



1 MARIA SIERO
LAKEWAY, TX

CATEGORY III



1 JACQUELINE LOWE
RED DEER, AB

INDIVIDUAL REPS: NOVEMBER

Category	Rank		Cards	Obj	% Obj
I	1	Celia O'Dell	3,328	1,429	232.9%
	2	Travis Daniels	2,489	1,283	194.0%
	3	Kathy Pappas	1,897	1,219	155.6%
II	1	Kelly Walker	1,915	1,039	184.3%
	2	Chuck Hill	1,418	1,024	138.5%
	3	Pam Monetti	1,108	1,008	109.9%
III	1	Al Wall	1,980	910	217.6%
	2	Mark Gagliardi	1,498	804	186.4%
	3	Cas Robinson	1,598	873	183.0%
IV	1	Roozbeh Bozorgmaneshfard	2,417	744	324.8%
	2	Darrell Dorey	1,192	627	190.2%
	3	Dee Hettinger	727	652	111.5%
V	1	Melissa Dorey	799	550	145.3%
	2	Steve Orcherton	711	550	129.2%
	3	Chas Robinson	583	550	105.9%
VI	1	Alisha Anderton	1,043	550	189.6%
	2	Carrie Ricketts	684	550	124.3%
	3	Chas Robinson	583	550	105.9%
VII	1	Angela Engel	1,471	550	267.4%
	2	Francis Bain	502	550	91.2%
	3	Jodi Skillin	1,198	550	217.8%
VIII	1	Crystal Ewing	1,879	550	341.6%
	2	Justin Daniel	1,524	550	277.1%
	3	Jodi Skillin	1,198	550	217.8%
Rookie	1	Angela Engel	1,471	550	267.4%
IceBreaker	1	Crystal Ewing	1,879	550	341.6%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank		Cards	Obj	% Obj
I	*1	Kathy Pappas	19,785	13,413	147.5%
	2	Celia O'Dell	19,270	15,719	122.6%
	3	Anna Guido Rohrer	18,844	15,569	121.0%
II	*1	Chuck Hill	21,050	11,264	186.9%
	2	Kelly Walker	17,587	11,430	153.9%
	3	Pam Monetti	15,342	11,091	138.3%
III	*1	Mark Gagliardi	14,559	8,844	164.6%
	2	Lisa Bennett	14,252	8,999	158.4%
	3	Lori Vaughn	11,579	10,092	114.7%
IV	*1	Patrena Smith	11,159	6,590	169.3%
	2	Roozbeh Bozorgmaneshfard	12,628	8,186	154.3%
	3	Larry Lozano	8,565	6,558	130.6%
V	*1	Mark Flemm	6,641	6,050	109.8%
	2	Steve Orcherton	5,990	6,050	99.0%
	3	Melissa Dorey	5,975	6,050	98.8%
VI	*1	Laurie Gruber	20,764	6,050	343.2%
	2	Chas Robinson	14,433	6,050	238.6%
	3	Patrick Duray	7,085	6,050	117.1%
VII	*1	Angela Engel	10,340	6,050	170.9%
	2	Matthew Halbmaier	6,684	6,050	110.5%
	3	Jodi Skillin	8,632	6,050	142.7%
VIII	*1	Aaron Mathis	12,845	6,050	212.3%
	2	Juno Kemple	10,343	6,050	171.0%
	3	Jodi Skillin	8,632	6,050	142.7%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: NOVEMBER

Category	Rank		Cards	Obj	% Obj
I	1	Katherine Pratt	7,270	6,113	118.9%
	2	JT Tasker	7,230	6,390	113.2%
II	1	Maria Siero	7,211	4,467	161.4%
	2	Lisa Johnson	4,026	4,352	92.5%
III	1	Jacqueline Lowe	4,506	3,089	145.9%
	2	Ralph Beard	3,636	2,980	122.0%

MANAGERS: YTD

Category	Rank		Cards	Obj	% Obj
I	*1	JT Tasker	77,121	70,286	109.7%
	2	Ryan Gregoli	94,160	89,770	104.9%
II	*1	Amanda Mlinaz	53,544	41,353	129.5%
	2	Maria Siero	59,605	49,132	121.3%
III	*1	Morgan Breier	25,145	23,232	108.2%
	2	Thomas Nejman	33,132	32,167	103.0%

MOST ORIGINAL CARDS GENERATED: YTD

- 1** LAURIE GRUBER 15,008
- 2** CHAS ROBINSON 10,485
- 3** AARON MATHIS 7,225



1 LAURIE GRUBER
HAMMOND, WI

GC = 2023 PR Growth Council Member

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII is calculated based on 110% of previous year's production, or 6,600 leads whichever is greater. To be recognized, Rep must meet 90% of Growth objective.

Manager Categories I-III is calculated based on 110% of previous year's production for their respective territories. To be recognized, Manager must meet 90% of Growth Objective.

RGAL LEADERSHIP BONUS

1



Mark Neilson
\$133,787
AO

2



Mario Hajro
\$119,170
AO

3



Mark Dushaj
\$48,422
AO

NOVEMBER BONUS LEADERS

PAYOUT: \$1,101,389

QUALIFIERS: 174

- \$ 133,787 Mark Neilson
- 119,170 Mario Hajro
- 48,422 Mark Dushaj
- 43,618 Jorge Caridad
- 33,552 Daniel Pacheco
- 29,396 Taulant Bane
- 26,616 Joshua Olin
- 23,919 Taleb Jammoul Hajali
- 21,308 Mark Bernsdorff
- 18,646 Tahir Quintero Bonilla
- 17,386 Carmen Pena Guedez
- 17,298 Eno Iftiu
- 16,263 Clayton Slaughter
- 15,252 Christopher Hintz
- 14,801 Luis Vidal
- 13,620 Joseph Tomanovich
- 13,592 Astrid Ebner
- 13,570 Steven King
- 13,446 David Carpenter
- 12,792 Justin Adams
- 12,566 Nicholas Chuma
- 12,387 Jessica Chang
- 11,987 Mike Paragiou
- 10,959 Jenny Kim
- 10,909 Nathan Frahm
- 10,892 Claude Hamilton
- 10,749 Ryan Stenglein
- 10,744 Zackarea Hakim

- \$ 9,871 Ashley Clarke
- 9,359 Jhanna Valerio Vivas
- 9,008 Bobby Gujral
- 8,395 Eric Thompson
- 8,375 Robert Jackson
- 7,959 Todd Engelson
- 7,921 Jake Yagjian
- 7,614 Bruce Viaje
- 7,451 Carlo Buhay
- 7,335 Brody Maughan-Evanson
- 7,255 Brent Bowling
- 6,918 Stella Roznovan
- 6,567 Corey Helly
- 6,341 Jorge Toribio
- 6,308 Spencer Kozej
- 6,271 Britton Costa
- 5,818 James Sodan
- 5,355 Joseph Crivelli
- 5,168 James Marks
- 5,164 Carlos Navas
- 5,028 Patrick Knouse
- 4,786 Justin Maska
- 4,724 Gabriela Sime
- 4,715 Christopher Bungay
- 4,598 Meaghan Krecsko
- 4,594 Beau Cullen
- 4,532 Javier Diaz
- 4,475 Adrain Alfred

- \$ 4,318 Matthew Conrad
- 4,313 Kingsley Hansen
- 4,251 Gregory Rudolph
- 4,174 Dennis Hernandez
- 4,048 Sara Vaz
- 3,971 Stephen Jubrey II
- 3,947 Maria Bonilla Borrego
- 3,847 Aaron Friedlander
- 3,799 Doron Freud
- 3,718 Brandon Gamagami
- 3,712 Hasan Ghazal
- 3,608 Chris La Fond
- 3,429 Michael Cirelli
- 3,373 Brandon Summerton
- 3,368 Thomas J Vena
- 3,290 Michael McKiernan
- 3,122 Patrick Donovan
- 3,120 Phi Phan
- 3,077 Michael Gerstein
- 3,023 Jordan Stelzer
- 2,946 Paul Samra
- 2,856 Cody Gardner
- 2,838 Mitzi Holmes
- 2,781 Alexander Gomez
- 2,684 Jeffrey Espinal
- 2,629 Ian Zollos
- 2,465 Sabrina Agostini
- 2,463 Ryan Martin

- \$ 2,447 Matthew Diulus
- 2,406 Sierra Kelsey
- 2,367 Kamal Tayyib
- 2,275 Dustin Dunbar
- 2,260 Tanner West
- 2,145 Joshua Goodman
- 2,117 Ronald Rivera
- 2,039 Chase Miller
- 2,038 Matthew Sutton
- 2,031 Alyssa Libby
- 2,024 William Parmeter
- 2,002 Bobby Park
- 1,842 Paige Zuzick
- 1,832 Matthew Hudlin
- 1,767 Heriberto Chavez
- 1,710 Samuel Artzis
- 1,708 Adam Kidikas
- 1,692 Justin Hermann
- 1,691 Andrew Bishop
- 1,673 Morgan Lobello
- 1,634 Arif Hajro
- 1,634 Kelly Schoenherr
- 1,605 Johnny Ly
- 1,599 Sylvain Kalombo
- 1,592 Devin Moore
- 1,541 Peter Gabranski
- 1,461 Jennifer Ragan
- 1,443 Aubrie Ray

- \$ 1,418 Ashlynn Orng
- 1,294 Jesse Benwell
- 1,292 Mark Lahijani
- 1,187 Victoria Lewis
- 1,187 Kevin Gillum
- 1,174 Matthew Hunsberger
- 1,126 Tomarus Burks
- 1,060 Jose Castillo
- 1,053 Beau Minnick
- 1,040 Joshua Hosenbold
- 1,012 Brandon Minor
- 978 Arturo Romero
- 971 Daniel Zotter
- 951 Jonathan Conner
- 949 Augusto Arango
- 929 Cisco Perez
- 911 Melinda-Rae Lyse
- 883 Ryan Slone
- 873 Donald DeVoise
- 749 James Fangmann
- 743 Abigail Luna Rodriguez
- 686 Steven Pavel
- 680 Derek Foore
- 664 Matthew Ward
- 610 Noe Perez

DIRECTVIP BONUS

NOVEMBER BONUS LEADERS

PAYOUT: \$188,750

QUALIFIERS: 407

- \$ 2,000 Alyssa Libby
- 2,000 Daniela Rangel
- 2,000 Josiah Talton
- 1,750 Karina Moran
- 1,750 Jennifer Terife Medina
- 1,500 Logan Buckley
- 1,500 Sean Dillon
- 1,250 Montzer Alwatan
- 1,250 Olimar Cassarino Figueroa
- 1,250 Yuhail Castillo
- 1,250 Asiguay Haugabook
- 1,250 Uri Hawkins
- 1,250 Hussein Kutkut
- 1,250 Mayerlin Ramirez Davila
- 1,250 Amalia Rodriguez De Nava
- 1,250 Nelson Sucre
- 1,250 Donald Wash
- 1,250 Makenzie Wolford
- 1,000 Alon Barnur
- 1,000 Richard Bassett
- 1,000 Nicole Bolognesi
- 1,000 Brooklyn Brooks
- 1,000 Braydon Cameron
- 1,000 Wade Campbell
- 1,000 Antonio Chacin
- 1,000 Ashley Charriere
- 1,000 Christopher Dark
- 1,000 Mark Dushaj
- 1,000 Larry Faria Rodriguez
- 1,000 Carol Fernandez
- 1,000 Erin Gallagher
- 1,000 Jordan Hamrick
- 1,000 William Heilman
- 1,000 Kekoa Jacobs
- 1,000 Tina Janti

- \$ 1,000 Jason Kelley
- 1,000 Adam Kidikas
- 1,000 Ian Kouba
- 1,000 Shamika Levy
- 1,000 Mariah Luquin Botello
- 1,000 Thomas Lytle
- 1,000 David Mayfield
- 1,000 Micaiah Morrison
- 1,000 Jordan Mosher
- 1,000 Miles Mustiful
- 1,000 Joshua Notte
- 1,000 Joseph Pizzoferrato
- 1,000 Micah Poplin
- 1,000 Peter Poulakis
- 1,000 Shawntell Powell
- 1,000 Parker Powers
- 1,000 Ricardo Quijada Caldera
- 1,000 Heccy Rivas
- 1,000 Katy Rivera
- 1,000 Licel Ruiz
- 1,000 Melinda Skinner
- 1,000 Endy Suriel
- 1,000 Harrison Trager
- 1,000 Damaris Trejo
- 1,000 Mauricio Viamonte
- 1,000 Heather Watson
- 1,000 Aubrey Wolfe
- 1,000 Patrick Woytek

- \$ 750 Yoline Octave
- 750 Rowyn Rivas
- 750 Yohely Ruiz Medina
- 750 Jacob Valdellon
- 750 Sara Vaz
- 750 David Wang
- 750 Timothy Welsh
- 750 Damian Woods
- 500 Chilynn Acevedo
- 500 Brian Ackley
- 500 Kayla Alligood
- 500 Arielle Anderson
- 500 Jacoby Barry
- 500 Marisa Brockway
- 500 Eileen Burningham
- 500 Christen Cabrera
- 500 Jamie Caldwell
- 500 Hortencia Leal
- 500 Pablo Castro Gaulet
- 500 Santino Ciocca
- 500 Fernando Coiran
- 500 Rismary Colina Lopez
- 500 Tara Cottongim
- 500 Arianna DaLuz
- 500 Mario Damico
- 500 Damian Davis
- 500 Gina Davis
- 500 Kolin Delija
- 500 Kevin Dempsey
- 500 Stephanie DesForges
- 500 Lisa Dohmen
- 500 Dustin Dunbar
- 500 Aaron Edelman
- 500 Ahmed Elagrab

- \$ 500 Jeffrey Espinal
- 500 Jennifer Exum
- 500 Torian Fields
- 500 Marian Gerges
- 500 Hasan Ghazal
- 500 Samantha Goris
- 500 Willie Greenwood
- 500 Justin Haisha
- 500 Bryce Hargrove
- 500 Carver Hartl
- 500 Jennifer Headley
- 500 Sierra Hinkle
- 500 Stephanie Hubbard
- 500 Ashley Johnston
- 500 Marcelin Kabala
- 500 Courtney Kern
- 500 Emily Klich
- 500 Alejandra Larez Morales
- 500 Thor Leighton
- 500 Daniel Lewis
- 500 Shannon Love
- 500 Luis Luna Rodriguez
- 500 Kurt-James MacMillan
- 500 Jose Matos
- 500 Jeffery May
- 500 Vincent Meyer
- 500 Caroline Mora
- 500 Logan Mynhier
- 500 Kevin Boneberg
- 500 Elizabeth Contreras
- 500 Alek Filtz
- 500 Astrid Gomez Castrillon
- 500 Paula Martinez Mirto
- 500 Michael McKiernan

- \$ 500 Noe Perez
- 500 Amanda Peterson
- 500 Yolamar Picon Mora
- 500 Troy Plummer
- 500 Nicholas Poborsky
- 500 Mary Ramirez
- 500 Julian Ramirez Campos
- 500 Dylan Rankin
- 500 Teresa Rasmussen
- 500 Frank Romo
- 500 Jennifer Sanchez Rios
- 500 Celia Sandoval
- 500 Shaelee Sayers
- 500 Blake Shanberg
- 500 Jessenia Shavlik
- 500 Lordd Sheffield
- 500 Joshua Shoesmith
- 500 Gabriela Sime
- 500 Anthony Solano
- 500 Lindsey Stakset
- 500 Temesghen Starr
- 500 Daniel Stekman Lugo
- 500 Raymond Stephenson
- 500 Vedran Sudar
- 500 Kareem Taylor
- 500 Tyler Teague
- 500 Jenny Torres De Villarroel
- 500 Corey Tyler
- 500 Robert Underwood
- 500 Humberto Vivas Soto
- 500 Reanna Wilding
- 500 Chayson Williams
- 500 Kayla Willingham
- 500 Nicole Wright

SA/GA DIRECT CODE FIELD TRAINING BONUS



Karina Moran

\$14,204
Zaida Ferrer

Rismary Colina Lopez Tyler McKnight

\$8,531
Zaida Ferrer

Tyler McKnight

\$8,398
AO

Damaris Trejo

\$6,941
Sabrina Lloyd

Paula Martinez Mirto

\$6,764
Zaida Ferrer

NOVEMBER BONUS LEADERS

PAYOUT: \$528,302

QUALIFIERS: 595

- \$ 14,204 Karina Moran
- 8,531 Rismary Colina Lopez
- 8,398 Tyler McKnight
- 6,941 Damaris Trejo
- 6,764 Paula Martinez Mirto
- 6,252 Axel Carrasquel
- 5,228 Kara Roenspies
- 5,196 Garrett Amora
- 5,076 Jennifer Terife Medina
- 5,041 Damian Woods
- 4,800 Maddy Penuela
- 4,589 Torian Fields
- 4,497 Solgeis Cardozo Mijares
- 4,466 Oriana Romero-Vasquez
- 3,882 Rafael Marcano
- 3,874 Melissa Grieb
- 3,786 Nelson Sucre
- 3,396 Meagan Frankel
- 3,383 Trey Jungers
- 3,378 Wasiq Warraich
- 3,363 Juan Da Costa
- 3,313 Michael Stuver
- 3,288 Yolamar Picon Mora
- 3,245 Luis Almaguer
- 3,224 Hussein Kutkut
- 3,196 Jared Robertson
- 3,119 Colten Rice
- 3,117 Gusmary Cordero
- 3,070 Jennifer Savino
- 2,955 Pablo Castro Gault
- 2,946 Daniel Sanchez
- 2,945 Luis Lopez
- 2,941 Brooklyn Brooks
- 2,875 Sabrina Rodriguez Duarte
- 2,841 Edward Tiogson
- 2,770 Nouraddin Hussein
- 2,694 Alex Cho
- 2,662 Miguel Serrano
- 2,637 Brian Harrington
- 2,636 Alined Moreno Barboza
- 2,596 Montzer Alwatan
- 2,561 Luke Hollingshead
- 2,547 Edrick Tercero
- 2,490 Wade Campbell

- \$ 2,486 Gage Harrington
- 2,464 Abigail Jones
- 2,434 Ornela Martinaj
- 2,428 Antonio Chacin
- 2,363 Rowyn Rivas
- 2,357 Funmilola Elumade
- 2,347 Sasha Oakes
- 2,312 Desira Glenn
- 2,297 Yngrid Seijas Garboza
- 2,247 Logan Mynhier
- 2,229 Jalesa Wellsharris
- 2,215 Elizabeth Contreras
- 2,171 Ryley Lussier
- 2,153 Tecole Smith
- 2,145 Asmar Bilal
- 2,130 Alyssa Duff
- 2,048 Stephanie Rosaes
- 2,027 Latanya Rawles
- 2,021 Sara Lantz
- 2,017 Brian Colarusso
- 2,002 Marshall Weinberg
- 1,996 Ashley Norris
- 1,988 Olimar Cassarino Figueroa
- 1,963 Joshua Shoesmith
- 1,958 Jorge Del Rio
- 1,913 Jeffery May
- 1,887 Monique Nelson
- 1,870 Austin Timmons
- 1,833 Evangelos Feola
- 1,827 Nick Burris
- 1,816 Liannys Diaz Rodriguez
- 1,816 Sophia Campbell
- 1,800 Andrea Silva
- 1,787 Nicolas Rodriguez
- 1,783 Srinivas Yerraganti
- 1,773 Brad Toyama
- 1,771 Jacob Mucha
- 1,759 Maria Spina
- 1,756 Genesis Medina Mendoza
- 1,746 Daniel Stekman Lugo
- 1,745 Heccy Rivas
- 1,735 Evan Labranche
- 1,703 Maziar Taghdiry
- 1,687 Jonathon English

- \$ 1,680 Nicholas Poborsky
- 1,660 Anthony Ruggiero
- 1,625 Iris Hinojosa
- 1,625 Christopher Gulick
- 1,619 Shayla Morrisette
- 1,607 Taylor Freeman
- 1,600 Madison Mayoral
- 1,590 Marion Polk
- 1,585 Angelica Leon
- 1,583 Ronaldo Leon
- 1,567 Timothy Greger
- 1,566 Yuhail Castillo
- 1,565 Aaron Gamalinda
- 1,558 Karla Estrada
- 1,553 Jamie Webster
- 1,538 Eliza Klich
- 1,537 Cristopher Perozo
- 1,517 Valenzuela
- 1,517 Miles Mustiful
- 1,507 Nicholas Keeley
- 1,447 Shameka Rowe
- 1,427 Jesse Rothman
- 1,424 Tarrance Hankins
- 1,420 Enzo Morlacci
- 1,415 Zachary Marshall
- 1,404 Aaron Patt
- 1,392 Carver Hartl
- 1,391 Marisa Brockway
- 1,385 Cameshia Dowdell
- 1,374 Rochelle Watt
- 1,374 Eduarda Chagas
- 1,354 Anita Osorio
- 1,339 Sanad Altal
- 1,337 Courtney Kern
- 1,334 Megan Bradshaw
- 1,332 Adolfo Guedez Baneza
- 1,319 Angel Bannert
- 1,296 Brandon Dickehage
- 1,288 Roberto Vasquez
- 1,285 Stanley Stephen
- 1,282 Kayla Shelton
- 1,274 Kareem Taylor
- 1,271 Luis Alvarez

- \$ 1,262 Cindy Ramirez
- 1,249 James Mathews
- 1,244 Alejandro Jardon
- 1,240 Kyle Giffin
- 1,224 Vanesa Aceros Paez
- 1,221 Aaron Muczynski
- 1,212 Larry Faria Rodriguez
- 1,199 Meredith Jones
- 1,182 Aliz Elvira Ruano
- 1,182 Estefania Alcedo Bolanos
- 1,179 Andrea Dorta
- 1,175 Tiffany Velasquez
- 1,175 Emily Shimko
- 1,173 Rebecca Rehrig
- 1,172 Jose Flores Paz
- 1,167 Aaron Edelman
- 1,154 Charles Novak
- 1,153 Jihad Ottallah
- 1,147 Jasmine Leon
- 1,140 Devin Armstrong
- 1,139 John Rings
- 1,138 Oscar Alvarez
- 1,130 Jason Kelley
- 1,128 Holman Duarte
- 1,127 Carlos Colina
- 1,119 Rachel Watson
- 1,116 Trinity Allen
- 1,109 Dirk Devries
- 1,106 Mario Soto
- 1,085 Lisbeth Vasquez Rodriguez
- 1,081 Maria Lugo Rincon
- 1,076 Andrea Mulder
- 1,074 Liliana Valbuena Soto
- 1,066 Emily Domanski
- 1,065 Morgan Boneberg
- 1,057 Kapinga Mpoyi
- 1,056 Adrion Robertson
- 1,054 Ixsen Carrasquel Martinez
- 1,054 Tyler Sikarskie
- 1,041 Angel C Marquez
- 1,032 Lisa Dohmen
- 1,026 Cedric Portis
- 1,024 Amalia Rodriguez De Nava

- \$ 1,015 Karen Romero
- 1,014 Eileen Burningham
- 1,008 Brian Ackley
- 993 Ninoska Sanchez
- 986 Ryan Bucher
- 971 Ivana Martin
- 970 Raveen Franklyn
- 969 Sebastian Frydenberg
- 967 Kelly Betancourt
- 966 Jacob Lavallie
- 965 Tristen Miller
- 954 Marquies Price
- 953 Cesar Romero Vasquez
- 945 Abigail Trifone
- 942 Nicki Griffiths
- 926 Dane Nixon
- 905 Ahmad Aqel
- 900 Desiray Aceves
- 895 Temesghen Starr
- 892 Eric Martinez
- 882 Peyton McKenrick
- 882 George Ray
- 881 Walter Henderson
- 866 Nathan Brooks
- 866 Martha Benitez Ferro
- 847 Maricela Gerardino
- 839 Sean Melaven
- 837 Sean Dillon
- 835 Christen Cabrera
- 829 Luissana Atacho Chirinos
- 816 Crystal Mekdarasack
- 807 Desiree Moore
- 805 Josiah Talton
- 791 Mohamed Jaffer
- 789 Nathan Garlow
- 783 Michael Dejesus
- 781 Erin Liggins
- 778 Josh Spence
- 776 Vanessa Farias
- 772 Max Gold
- 768 Dana Martin Gonzalez
- 768 Robert Mariani
- 761 Garron Moffett
- 761 Raymond Stephenson

- \$ 758 Jamie Beuschel
- 753 Jessica Davis
- 752 Leyna Tran
- 749 Whitney Woodard
- 748 Hortencia Leal
- 744 Fation Vrushi
- 743 Jaylind Williams
- 742 Jose Leon Guevara
- 734 Bobby Moore
- 732 Yohely Ruiz Medina
- 731 David Hart
- 722 Christopher L Wood
- 721 Robert Underwood
- 720 Danny Bodish
- 717 Kahlil Jackson
- 712 James Ganci
- 710 Adriana Aboulwafa

- \$ 705 Luis Gonzalez Gonzalez
- 701 Ginevra Renzetti
- 700 Kekoa Jacobs
- 694 Elizabeth Dillon
- 688 Mohammad Mansouri
- 687 Imani Banks
- 684 Nubitza Barreto
- 681 Zakaria Elgahmi
- 679 Bryce Hargrove
- 673 Jiovanna Carrillo
- 666 Reanna Wilding
- 666 Kishan Manvar
- 664 William Heilman
- 658 Grant Paplin
- 656 Khamfeuang Phothisene
- 650 Nathalia Hernandez
- 648 Raymar Ruiz Ramos

- \$ 647 Victor Romero
- 646 Devonte Coles
- 646 Allissa Collins
- 638 Bryon Eddinger
- 636 Lydia Harvey
- 629 Joselin Carrizo Pereira
- 628 Amanda Radich
- 626 Alexander Stemle
- 621 Damian Davis
- 621 Mario Damico
- 619 Jose Perez Rosario
- 618 Killian Baker
- 616 Cash Sampson
- 611 Christopher Jones
- 609 Anthony Solano
- 605 Anthony Lepore

- \$ 594 Rahman Mashriqi
- 593 Nicholas Smith
- 593 Kraig Needler
- 589 Jenny Torres De Villarroel
- 580 Julia Hastings
- 577 Andrew Bogeas
- 572 John Thomas
- 563 Thomas Lytle
- 563 Solomon Leaeno
- 556 Ana Lozada
- 555 Garrett Stephens
- 555 Jerome Harris
- 551 Lawrence McMorrow
- 545 Nelson Erwin Delepiani
- 544 Jesse Spencer
- 537 Jordan Mosher
- 533 Roquaves Sterling

- \$ 526 Brent Henderson
- 525 Patricia Zeitz
- 513 Deborah Mitchell
- 512 Jessenia Shavlik
- 508 Priscilla Trompowsky
- 508 Andre Turner
- 507 Bethany Bray
- 507 Johnathan Stajner
- 507 Clayton Friday
- 506 Isaiah Banks
- 505 Christina Benson
- 504 Almira Jez
- 502 Asante Jackson



REINSTATEMENT BONUS

1	2	3	4	5
				
John Orr \$17,997 Albert Serur	Spencer Simmons \$8,002 Albert Serur	Sami Mogannam \$4,761 Andrew McQuade	Orby Kelley \$4,526 S-S-Bendure-Hartwig	Zenon Zorij \$4,209 S-S-Parks-Salvaggi

NOVEMBER BONUS LEADERS | PAYOUT: **\$138,854** | QUALIFIERS: **218**

\$ 17,997 John Orr	\$ 2,211 Marla Seicean	\$ 1,247 Laurekins Pardovani	\$ 935 Ranjana Chopra	\$ 638 Toni-Ann Allen
8,002 Spencer Simmons	2,156 Denise Ley	1,131 Benjamin Newhouse	935 Sean Melaven	616 Tina Nelson
4,761 Sami Mogannam	2,094 Diane Carrion	1,100 Anna Midowicz	907 Amy Cyphers-Littel	611 Christina Konstanzer
4,526 Orby Kelley	2,088 Joseph Faisant	1,092 Shannon Necessary	854 Muhammed Ashraf	611 Elizabeth Keiderling
4,209 Zenon Zorij	2,019 Loraine Patterson	1,081 Jarman Tisdale	854 Jack Keiderling	601 Juli Roth Preston
3,927 Miguel Hernandez	1,992 Nicholas Gasparro	1,077 Nicholas Beyer	778 Agatha Safford	591 Omar Hashimi
3,176 Yasmin Kapadia	1,777 Dyoma Ramirez-Robles	1,058 Phyo Phyo	773 Montana McDonald	582 Jenny Alvarez
2,800 Mitchell Look	1,472 Richard Barbour	1,057 Narahari Sai Taru Mulle	751 Madison Morgain	525 Alipate Makai
2,767 Cody Toth	1,459 Hal Herman	1,051 Jack Craig	750 Peter Kaplanis	509 Djenabou Diallo
2,708 Nikki Crosby	1,411 Joseph B Smith	1,029 Gregory Caldwell	737 Ellen Tuttle	506 Laila Abadi
2,549 Teresa Rasmussen	1,348 Melinda Tolliver	967 Dason Phaul	725 Yoline Octave	503 Faith Jones
2,485 Ryan Vopat	1,326 Rosetta Wilkinson	935 Scott Dillingham	648 Sione Maumau	502 Pamela Faircloth

6 BONUS TOTAL: \$7,955,318

WORLD'S GREATEST \$3,700,337	LEADERSHIP \$2,297,686	RG LEADERSHIP \$1,101,389	DIRECT VIP \$188,750	SA/GA TRAINING \$528,302	REINSTATEMENT \$138,854
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!

		
Firat Ucar AO Contracted 7/9/21 Qualified 11/30/23 \$3,137,371 Net ALP	Austin Rockall AO Contracted 8/28/17 Qualified 11/30/23 \$1,025,149 Net ALP	Kelly Ekker Tiffany Wagner Contracted 8/30/11 Qualified 11/30/23 \$1,010,775 Net ALP

PLATINUM PR — Club Member —








Platinum PR is the most Prestigious level of Achievement Awards for Public Relations and recognizes those who have achieved a personal production level of 250,000 leads. Each qualifier receives a \$5,000 bonus and a special award.



Erica Dalager
Minnesota
Qualified 10/31/23
251,049 Cards

FOUNDERS CLUB

November Qualifiers—
Outstanding Producers & PR Representatives:

 Oleg Novitchii S-S-Parks-Salvaggi 15 Qualifications \$278,669 Net ALP 84.7 RET	 Carmen Arroyo Theodore Pappas 12 Qualifications \$220,159 Net ALP 80.0 RET	 Fredy Bilbili AO 1 Qualification \$123,452 Net ALP 100.0 RET
 Lindsay Staffieri AO 3 Qualifications \$117,798 Net ALP 89.8 RET	 Phi Phan Desi Dimitrova 5 Qualifications \$98,808 Net ALP 80.1 RET	 Lily Sakai Cohen-Velasquez 43 Qualifications \$92,123 Net ALP 89.5 RET
 Muhammad Mansoor AO 3 Qualifications \$85,208 Net ALP 85.6 RET	 Connor O'Donnell S-S-Parks-Salvaggi 4 Qualifications \$83,650 Net ALP 94.5 RET	 Daniel Li AO 5 Qualifications \$76,331 Net ALP 88.6 RET
 Joachim Jean Fisher-Hall 21 Qualifications \$76,110 Net ALP 92.9 RET	 Natalia Beltran Hernandez Michael Musso 3 Qualifications \$75,167 Net ALP 88.9 RET	 Manique Sala Duni Olusegun 1 Qualification \$75,097 Net ALP 87.1 RET
 Ashley Charriere Satti-Kanaan-Orr 2 Qualifications \$67,958 Net ALP 89.4 RET	 Victor Romero Walter Icaza 1 Qualification \$63,329 Net ALP 80.2 RET	 Sebastian Frydenberg Locker-Taylor 1 Qualification \$62,231 Net ALP 94.8 RET

TPC

SGA Elite VIP Training Award

NOVEMBER LEADERS



Theodore Pappas
16% Increase in VIPs



Satti-Kanaan-Wheeler
20% Increase in VIPs



Jesus Romero
25% Increase in VIPs



Philip Prata
18% Increase in VIPs



Slav Bitman
5% Increase in VIPs



Phillip Waisman
20% Increase in VIPs



Chalom-Chalom
27% Increase in VIPs



Steve Friedlander
82% Increase in VIPs



John Young
12% Increase in VIPs



West-Shogar-Moody
19% Increase in VIPs



West-Osili-Moody
50% Increase in VIPs



Andre Hawthorne
24% Increase in VIPs

By top SGA in each category for the highest percentage of increase in total VIPs. The evaluation is tied to increase in VIPs year over year as a percentage of total codes.

NEW SGA



Tony Mazurkewicz | Texas

Tony Mazurkewicz joined AIL in 2019, drawn by the prospect of residual income. He has since become a successful leader in the Company, bringing a wealth of experience in sales, talent acquisition, and talent development. His journey within the Company has been marked by outstanding achievements, including being a top category leading RGA and MGA and achieving \$2.4 million in ALP in 2023. In his free time, Tony is deeply involved in community initiatives, notably supporting The Council on Recovery, an organization dedicated to aiding individuals and families affected by alcoholism and drug addiction. He also devotes his time and resources to various causes, such as National Breast Cancer Foundation. With a belief in unlimited growth and a commitment to giving back, the Giddens-Mazurkewicz Organization stands as a beacon of opportunity and community support.

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Diego Arangopuerta

Diego had 178.40% growth over November 2022.

VP of the Month



Armando Rodriguez

Armando had 88.74% growth over November 2022.

PR Director of the Month



Lacy Martin

Lacy met 103.80% of Objective during November 2023.

CRUSH YOUR GOALS IN 2024



David Zophin

President
American Income/
National Income Division

"Our goals can only be reached through a vehicle of a plan, in which we must fervently believe, and upon which we must vigorously act. There is no other route to success."

— Pablo Picasso

One of my favorite parts about reflecting on a great year (and it was most definitely a great year) is the anticipation of the year that will follow. Will we continue on this upward trajectory? Will we use the momentum we gained in 2023 to its fullest? What new heights will we reach, and what new records will we create?

That excitement and anticipation can be enough to get us all through these dark days of winter, and it should be enough to get us all in the spirit of creating new goals, developing a new vision, and then mapping out a plan to get there.

When I talk about making goals for 2024, I don't mean making goals in a vague sense. I don't want you to aim for success in a general kind of way, and I don't want you to cross your fingers that 2024 will be at least as good as 2023. I want you to make goals so big they excite you. I want you to make goals that make you want to jump out of bed every morning at the thought of them. **I want 2024 to be the absolute best year of your career.**

Of course, getting to that point entails a plan of action. It requires more than simply talking about what you want to accomplish. It requires acting on it.

The first step of taking action is making a daily, weekly, and monthly commitment to guarantee you not only hit your 2024 goals, but crush them. By dividing the year into segments, you'll be able to stay on pace and get to the finish line next December, especially if you regularly take inventory of your progress.

And if you really are committed to achieving your goals, share them with your leaders, family, and friends. That will create accountability and motivate you to do what you set out to do. Knowing others are counting on you to do something amazing will give you that extra incentive to make it happen.

Finally, make sure you have a plan to qualify for the 2025 Convention in Las Vegas. If you're already aiming big and working tirelessly toward something incredible every day, getting to Convention should be no problem. In fact, qualifying for Convention should be first on your projected list of accomplishments, and getting there should fit in nicely with the energy and devotion you'll be dedicating to the year.

I have nothing but the highest expectations for our field force and PR team in the upcoming year, which works out well because I also have the highest confidence in all of you. I know you will accomplish amazing things and keep AIL-NIL on its upward journey. So here's to an incredible 2024 – it could just be the best year of your career. 🙌



1200 Wooded Acres Drive | Waco, TX 76710

NOVEMBER TOP PRODUCERS

The Monthly Top Achievers include the top Rookie Producer, Veteran Producer, SA and GA in their respective monthly categories, the top two MGAs and RGAs in Categories I-IV based on monthly % growth, the PR Representative with the most cards generated for the month, and the top two SGAs in Categories I-IV based on monthly % objective.



ROOKIE PRODUCER

FRANKO BILBILI
\$68,235 NET ALP



VETERAN PRODUCER

FIRAT UCAR
\$190,829 NET ALP



SA

KARINA MORAN
\$89,898 1ST 6 MONTHS



GA

ISABELLA CHACIN
\$130,586 1ST 6 MONTHS



MGA CATEGORY I

MARK NEILSON
501.8% GROWTH



MGA CATEGORY III

SPENCER KOZEJ
334.9% GROWTH



RGa CATEGORY III

MARK BERNSDORFF
372.9% GROWTH



RGa CATEGORY I

TAULANT BANE
126.9% GROWTH



PR REP CATEGORY I

CELIA O'DELL
3,328 CARDS



SGA CATEGORY II

BETO QUINTERO
260.4% GROWTH



SGA CATEGORY III

JESUS ROMERO
77.3% GROWTH